



**REPORT OF THE MINISTERIAL COMMITTEE
ON NELFUND FOR THE STANDARDISATION OF
ADMINISTRATIVE AND OTHER CHARGES TO
ACHIEVE UNIFORMITY IN TRANSACTION**

15TH AUGUST, 2025

Table of Contents

1.0	INTRODUCTION.....	1
1.1	Secretariat	1
2.0	TERMS OF REFERENCE	2
3.0	HIGHLIGHTS OF DISCUSSIONS OF THE TERMS OF REFERENCE	3
3.1	To Standardise the Nomenclature of Fees and Charges across all Public Tertiary Institutions.....	3
3.2	To Develop a Unified Operational Timeline for the Processing of Student Loan Applications across the Tertiary Institutions and Agencies Involved	4
3.3	To Determine the Timeframe within which Institutions are to Notify Students..... upon Confirmation of Loan Disbursement	4
3.4	To Determine the Format for Notifying Students upon Confirmation of Loan Disbursement.	5
3.5	To Define the Timeframe within which Institutions are to Process and Issue Refunds to Students whose Loan Applications were Verified by NELFUND before the Disbursement of Funds	5
3.6	To Consider and Make Recommendations on any other Matter that may Enhance the Overall Efficiency, Accountability, and Coordination of the Student Loan Processes	6
3.6.1	Signing of Memorandum of Understanding between NELFUND and Tertiary Institutions	6
3.6.2	Access to Registration before Loan Disbursement	7
3.6.3	Clarification on the Nature of NELFUND Disbursements	7
3.7	To Categorise Cities in which Public Tertiary Institutions are located into High, Medium and Low Density, and, in liaison with the National Bureau of Statistics, to determine the inflationary conversion factor of the Cost of living in the Cities, as categorised.....	7
4.0	SUMMARY OF RECOMMENDATIONS	8
5.0	CONCLUSION	9
6.0	APPRECIATION.....	9
7.0	PRAYER.....	10

1.0 INTRODUCTION

In order to enhance operational efficiency and comprehensively address the challenges hindering the effective implementation of the student loan scheme and in line with President Bola Ahmed Tinubu's Agenda on education financing, the Honourable Minister of Education constituted a High-Level Committee on NELFUND for the Standardisation of Administrative and Other Charges to Achieve Uniformity in Transactions of student loans in public tertiary institutions across the country. The Committee, headed by Mr. Abel O. Enitan, the Permanent Secretary of the Federal Ministry of Education, was inaugurated on Wednesday, 14 May 2025. Other Members are:

1. Prof. Abdullahi Y. Ribadu	Executive Secretary, NUC	Co-Chairman
2. Prof. Sagir Abbas	Chairman, CVC & VC, BUK	Member
3. Prof. Tanko Ishaya	Co-Chairman, CVC & VC, UniJos	Member
4. Mr. Akintunde Sawyerr	Managing Director, NELFUND	Member
5. Hajia Rakiya G. Ilyasu	Director, University Education, FME	Member
6. Dr. Ejeh Usman	Director, Polytechnic Education, FME	Member
7. Dr. Uchenna C. Uba	Director, Colleges of Education, FME	Member
8. Prof. Folashade T. Ogunsola	VC, University of Lagos	Member
9. Mr. Mustapha Iyal	Exec. Director, Operations, NELFUND	Member
10. Mr. Aliyu M. Aliyu	Director, Mon. & Eval., NELFUND	Member

1.1 Secretariat

The Honourable Minister also approved that the Secretariat of the Committee should be domiciled in the National Universities Commission (NUC), Abuja. In this regard, the under-listed staff of the Commission were appointed to provide secretarial services:

i. Mr. Adewale Bakare	- Deputy Director, Corporate Services
ii. Mrs. Olayemi Dada	- Chief Personnel Officer, Corporate Services
iii. Miss Jamila A. Dahiru	- Assistant Chief Academic Planning Officer

2.0 TERMS OF REFERENCE

In order to streamline the student loan process, ensure that students and other relevant stakeholders are well-informed of the costs associated with education and recommend modalities for preventing or eliminating any dispute regarding fee payments, the following Terms of Reference (ToR) were given to the Committee as working guides:

ToR 1: To standardise the nomenclature of fees and charges across public tertiary institutions in Nigeria.

ToR 2: To determine the timelines for the following:

- i. processing of student loan applications across the tertiary institutions and agencies involved;
- ii. notification of students upon confirmation of loan disbursement by institutions;
- iii. processing and issuance of refunds to students whose loan applications were verified by NELFUND before the disbursement of funds; and
- iv. to determine the format for notifying students upon confirmation of loan disbursement.

ToR 3: To consider and make recommendations on any other matters that may enhance the overall efficiency, accountability, and coordination of the student loan processes.

ToR 4: During the course of the Committee's assignment, an additional ToR was assigned by the Honourable Minister as follows:

- i. To categorise the cities in which public tertiary institutions are located into High, Medium and Low Density; and
- ii. To liaise with the National Bureau of Statistics and determine the inflationary conversion factor of the cost of living in the cities, as categorised.

3.0 HIGHLIGHTS OF DISCUSSIONS OF THE TERMS OF REFERENCE

3.1 To Standardise the Nomenclature of Fees and Charges across all Public

Tertiary Institutions.

The Committee noted that NELFUND intends to pay One Hundred Per cent (100%) institutional charges. It also noted that there are discrepancies in service charges in the various tertiary institutions, including faculty, departmental and student association fees, and that this had contributed greatly to the recent allegations of corruption in the administration of the student loan scheme.

The Committee considered the need to collate a comprehensive list of all categories of institutional charges, including the nomenclature and a clear definition of each charge that will provide 100% access to teaching and learning, excluding accommodation charges, to guide the standardisation of nomenclature for fees and charges across all public tertiary institutions in Nigeria.

To achieve the objective of a harmonised fee nomenclature, the Committee tasked the Vice-Chancellors of Bayero University, Kano and the University of Jos, as well as the Directors of Polytechnic Education and Allied Institutions, and Colleges of Education at the Federal Ministry of Education, to collate and harmonise a comprehensive list of all categories of institutional charges for universities, polytechnics, and colleges of education, respectively.

Recommendation

The Committee recommended that the Harmonised Fee Nomenclature of Institutional Charges for Universities, Polytechnics and Colleges of Education should be developed and presented to the Honourable Minister for consideration and approval (copies attached herewith as *Appendices I, II & III*).

3.2 To Develop a Unified Operational Timeline for the Processing of Student Loan Applications across the Tertiary Institutions and Agencies Involved.

The Committee noted that applications to NELFUND are submitted immediately via an automated online platform, following which an internal verification process is carried out within five (5) working days of receipt.

The tertiary institutions, on their part, are required to verify the eligibility of their respective students who have submitted applications to NELFUND, prior to the disbursement of the loan. It was noted that the response time from the institutions ranges from one (1) week to as much as one (1) month, and in some cases, even longer. Hence, the need to determine a definite timeline for each stage of the application process was considered, beginning from application to disbursement.

Recommendations

1. Internal verification procedure by NELFUND should not exceed **15 working days** upon receipt of the application;
2. Verification by public tertiary institutions should be completed within a maximum period of **20 working days** from the receipt of the verification request from NELFUND; and
3. Disbursement of funds by NELFUND to public tertiary institutions should not exceed **five (5) working days** after the completion of institutional verification.

3.3 To Determine the Timeframe within which Institutions are to Notify Students upon Confirmation of Loan Disbursement.

The Committee deliberated on the timeline within which institutions should notify students of the disbursement of loans. It was noted that while desk officers or focal persons receive email notifications from NELFUND, institutions are expected to inform their students, accordingly. A maximum period of 10 working days was therefore, proposed for student notification.

It was noted that while some tertiary (State-owned) institutions operate accounts with commercial banks which grants them direct access to their funds, Federal tertiary

institutions operate under the Treasury Single Account (TSA) platform managed by the Central Bank of Nigeria, which limits real-time access to funds.

Recommendations

The Committee, after exhaustive deliberations, recommended the following:

1. Institutions on the TSA platform should notify students within a maximum of **10 working days**, while those not on the TSA platform should notify students within a maximum of **5 working days**, after the confirming of loan disbursement;
2. Heads of Institutions should be directly notified by NELFUND; and
3. NELFUND should engage the Central Bank of Nigeria to explore ways of addressing the challenge where Federal Tertiary Institutions do not have real-time access to their funds, given that the funds are domiciled in the Treasury Single Account at the CBN, including the possibility of gaining access through the Remita platform.

3.4 To Determine the Format for Notifying Students upon Confirmation of Loan Disbursement.

The Committee noted that each student has a dashboard on the NELFUND portal where they can view the status of their application. The meeting also noted that students can be notified through their portal, email or via text messages.

Recommendation

The Committee, therefore, recommended students should be notified by any or all of the following channels:

- a. **Student Portal**
- b. **Email**
- c. **SMS**

3.5 To Define the Timeframe within which Institutions are to Process and Issue Refunds to Students whose Loan Applications were Verified by NELFUND before the Disbursement of Funds.

The Committee noted that some students pay their fees before the disbursement of the loan by NELFUND and considered the need to determine a timeline within which students

should be refunded. A maximum period of 30 calendar days was proposed in view of the fact the institutions do not have the account details of the loan beneficiaries, who are statutorily required to present a formal request for refund.

Recommendations

The following resolutions were reached by the Committee:

1. Public tertiary institutions should process and issue refunds within a maximum period of **30 calendar days** from the date of receipt of the application for refund; and
2. Institutions should sensitise their students on the need to promptly request for refund where applicable.

3.6 To Consider and Make Recommendations on any other Matter that may Enhance the Overall Efficiency, Accountability, and Coordination of the Student Loan Processes.

3.6.1 Signing of Memorandum of Understanding between NELFUND and Tertiary Institutions

The Committee noted that NELFUND had previously initiated the signing of a Memorandum of Understanding (MoU) with tertiary institutions. It was also noted that while some universities had signed the MoU, others were reluctant to do so. The Committee argued that since the loan agreement is directly between NELFUND and the students, an MoU with institutions may not be necessary. Members, therefore, agreed on the need for clear guidelines to ensure that all stakeholders are aligned and operating with a shared understanding.

Recommendations

The Committee resolved that:

- i. The *Guidelines for Public Tertiary Institutions on the Administration of the Nigerian Education Loan Fund (NELFUND) Student Loan* (copy attached herewith as **Appendix IV**) should replace individual Memorandum of Understanding (MoU); and
- ii. **All the timelines proposed for the effective implementation of the student loan process should be incorporated into the relevant sections of the Guidelines.**

3.6.2 Access to Registration before Loan Disbursement

The Committee noted that some institutions deny students access to course registration and sitting for examinations, while they await disbursement from NELFUND. The Committee unanimously resolved that, under no circumstances should any student be denied access to registration and/or examinations due to delays in loan disbursement. It, therefore, resolved that NELFUND should provide institutions with the details of students who have submitted their loan applications.

Recommendation

The Committee recommended that NELFUND should promptly provide public tertiary institutions with the details of those who have submitted loan applications to ensure that no eligible student is denied access to course registration and/or examinations.

3.6.3 Clarification on the Nature of NELFUND Disbursements

The meeting discussed at length on the misconceptions by the Public about the nature of NELFUND disbursements to tertiary institutions. It therefore, considered the need for the sensitisation of the Public that payments made by NELFUND are student-specific charges.

Recommendation

The Committee resolved to recommend that NELFUND should undertake the task of sensitising the Public, with specific emphasis that the loans disbursed to tertiary institutions are student-specific charges.

3.7 To Categorise Cities in which Public Tertiary Institutions are located into High, Medium and Low Density, and, in liaison with the National Bureau of Statistics, to determine the inflationary conversion factor of the Cost of living in the Cities, as categorised.

The Committee noted the decision by the Honourable Minister of Education to review the Terms of Reference of the Committee, and include the tasks of *Categorising Cities where Public Tertiary Institutions are Located into High, Medium and Low Density, as well as to liaise with the National Bureau of Statistics, to determine the Inflationary Conversion Factor of the Cost of Living in the Cities, as categorised.*

Although, the Committee made a formal request to the Bureau (copy attached herewith as **Appendix 5**), it was informed, albeit through an informal telephone communication, that the data was not available. It therefore, resolved to charge the Co-Chairman of the CVC, and the Directors of Polytechnic Education and Colleges of Education, FME with the task of collating the minimum and maximum range of fees charged by selected public tertiary institutions from across the six geopolitical zones (copy attached herewith as **Appendix 6**).

Additionally, the Committee noted that NELFUND had been operating for about a year has been paying a uniform upkeep across the cities.

Recommendation

The Committee, after extensive deliberations, recommended that future variations of the upkeep allowance paid to students based on the institution's location should be informed by evidence-based research and reliable data on the cost of living, supported by increased sources of funds.

4.0 SUMMARY OF RECOMMENDATIONS

The Committee recommended that:

1. the Harmonised Fee Nomenclature of Institutional Charges for Universities, Polytechnics and Colleges of Education should be developed and presented to the Honourable Minister for consideration and approval;
2. internal verification procedure by NELFUND should not exceed **15 working days** upon receipt of the application;
3. verification by public tertiary institutions should be completed within a maximum period of **20 working days** from the receipt of verification request from NELFUND;
4. disbursement of funds by NELFUND to public tertiary institutions should not exceed **five (5) working days**, after the completion of institutional verification;
5. institutions on the TSA platform should notify students within a maximum of **10 working days**, while those not on the TSA platform should notify students within a maximum of **5 working days**, after the confirming of the loan disbursement;
6. Heads of Institutions should be directly notified by NELFUND upon disbursement of funds;

7. NELFUND should engage the Central Bank of Nigeria to explore ways of addressing the challenge being faced by Federal Tertiary Institutions that do not have real-time access to their funds balance, domiciled in the TSA with the CBN, including the possibility of gaining access through the Remita platform;
8. students should be notified by any or all of these channels: **Student Portal, Email and SMS;**
9. public tertiary institutions should process and issue refunds within a maximum period of **30 calendar days**, from the date of receipt of the application for refund;
10. institutions should sensitise their students on the need to promptly request for a refund where applicable;
11. the ***Guidelines for Public Tertiary Institutions on the Administration of the Nigerian Education Loan Fund (NELFUND) Student Loan*** should replace individual Memorandum of Understanding (MoU) between Institutions and NELFUND;
12. all the timelines proposed for the effective implementation of the student loan process should be incorporated into the relevant sections of the Guidelines;
13. NELFUND should provide public tertiary institutions with the details of those who have submitted loan applications to ensure that no eligible student is denied access to course registration and/or examinations; and
14. NELFUND should undertake the task of sensitising the Public with specific emphasis that the loans disbursed to institutions are student-specific charges.

5.0 CONCLUSION

The Committee's recommendations provide a clear framework for standardising fee nomenclature across public tertiary institutions, streamlining NELFUND loan administration processes and improving stakeholders' communication. This will enhance operational efficiency and ensure that the NELFUND Loan Scheme effectively supports students in public tertiary institutions across Nigeria.

6.0 APPRECIATION

The Committee wishes to express its sincere appreciation to the Honourable Minister of Education for entrusting it with this important national assignment and for the confidence reposed in its members to contribute to the advancement of Nigeria's tertiary education sub-sector.

7.0 PRAYER

The Honourable Minister of Education is please invited to:

(A) Note

- i. The Report of the Ministerial Committee on NELFUND for the Standardisation of Administrative and other Charges to achieve Uniformity in Transaction;
- ii. The highlights of discussions on the Terms of Reference;
- iii. The range of fees charged in selected public tertiary institutions from the six geo-political zones in Nigeria; and

(B) Consider and approve the Committee's recommendations, based on the assigned Terms of Reference, as contained in the report, for implementation.

Mr. Abel O. Enitan

Permanent Secretary, Federal Ministry of Education

Signature/Date

Prof Abdullahi Yusufu Ribadu

Executive Secretary, National Universities Commission &

Co-Chairman, Ministerial Committee on NELFUND

Signature/Date

Prof. Sagir Abbas

Vice-Chancellor, Bayero University, Kano

Signature/Date

Prof. Tanko Ishaya

Vice-Chancellor, University of Jos/Chairman, Committee of Vice-Chancellors

Signature/Date

Mr. Akintunde Sawyerr

Managing Director, NELFUND

Signature/Date

Hajiya Rakiya G. Iyasu

Director, University Education, FME

Signature/Date

Dr. Ejeh Usman

Director, Polytechnic Education, FME

Signature/Date

Dr. Uchenna Uba

Director, Colleges of Education, FME

Signature/Date

Prof. Folasade Ogunsola

Vice-Chancellor, University of Lagos

Signature/Date

Mr. Mustapha Iyal

Executive Director, NELFUND

Signature/Date

Mr. Aliyu M. Aliyu

Director, Monitoring and Evaluation, NELFUND

Signature/Date

**HARMONISED FEE NOMENCLATURE FOR PUBLIC UNIVERSITIES
ALL PROGRAMMES**

S/N	FEE CATEGORY	FRESH STUDENTS		RETURNING	FINAL YEAR
		100 LEVEL	200 LEVEL		
A	UNIVERSITY CHARGES				
1	TUITION	FREE	FREE	FREE	FREE
2	REGISTRATION FEE	1.00	1.00	1.00	1.00
3	MATRICULATION FEE	1.00	1.00	NIL	NIL
4	ACCREDITATION	1.00	1.00	1.00	1.00
5	TEACHING SUPPORT (Equipment, Services for effective teaching)	1.00	1.00	1.00	1.00
6	GENERAL STUDIES (GST) & COMPUTER-BASED TEST (CBT)	1.00	1.00	1.00	1.00
7	ENTREPRENURESHIP	1.00	1.00	1.00	1.00
8	LIBRARY SERVICES	1.00	1.00	1.00	1.00
9	LABORATORY/STUDIO SERVICES **	1.00	1.00	1.00	1.00
10	STUDENTS HANDBOOK	1.00	1.00	1.00	1.00
11	EXAMINATION FEE	1.00	1.00	1.00	1.00
12	UTILITIES (Power, Water, Sewage, Waste Removal, etc)	1.00	1.00	1.00	1.00
13	ICT Services PORTAL (including bandwidth, portal, etc)	1.00	1.00	1.00	1.00
14	CAMPUS SECURITY	1.00	1.00	1.00	1.00
15	SPORTS (Including NUGA annual subscriptions)	1.00	1.00	1.00	1.00
16	TISHIP (Tertiary Institutions Student Health Insurance Programme)	1.00	1.00	1.00	1.00
17	MEDICAL SERVICES (including medical tests, purchase of drugs, etc)	1.00	1.00	1.00	1.00
18	STUDENTS INSURANCE POLICY (Life Insurance)	1.00	1.00	1.00	1.00
19	FACILITY IMPROVEMENT	1.00	1.00	1.00	1.00
20	STUDENT SUPPORT SERVICES (including Counselling /Student Affairs)	1.00	1.00	1.00	1.00
21	IDENTITY CARD	1.00	1.00	NIL	NIL
	TOTAL UNIVERSITY CHARGES	20.00	20.00	18.00	18.00

S/N	FEE CATEGORY	FRESH STUDENTS		RETURNING	FINAL YEAR
		100 LEVEL	200 LEVEL		
B	FACULTY CHARGES				
22	DEPARTMENTAL FEE (to include all department-specific charges)	1.00	1.00	1.00	1.00
23	COLLEGE/FACULTY FEE (to include all faculty-based charges)	1.00	1.00	1.00	1.00
24	FIELD TRIP/LOG BOOK/ JOURNAL	1.00	1.00	1.00	1.00
25	PROFESSIONAL SERVICES (Reg, Accre, Training, Skills & Exams)	1.00	1.00	1.00	1.00
26	INTERNSHIP/SIWES	1.00	1.00	1.00	1.00
27	TEACHING PRACTICE	1.00	1.00	1.00	1.00
	TOTAL FACULTY CHARGES	6.00	6.00	6.00	6.00
	GRAND TOTAL	26.00	26.00	24.00	24.00
	OTHER OPTIONAL CHARGES (NOT TO BE PAID FOR BY NELFUND)				
1	ACCEPTANCE FEE	1.00			
2	CHANGE OF COURSE FORM	1.00			
3	TRANSFERRED STUDENTS(EXTERNAL)	1.00			
4	LATE REGISTRATION (ONLY FOR NON-NELFUND STUDENTS)	1.00			
5	PROFICIENCY IN ENGLISH	1.00			
6	ENDOWMENT	1.00			
7	PARENTS MANAGEMENT FORUM	1.00			
8	STUDENT UNION DUES	1.00			
9	CONVOCATION	1.00			
10	RESULT VERIFICATION	1.00			

COLOUR KEY

	Tuition
	Academic-Related Charges
	Academic Support Charges

**HARMONISED FEE NOMENCLATURE FOR PUBLIC POLYTECHNICS
ALL PROGRAMMES**

S/N	FEE CATEGORY	FRESH STUDENTS		RETURNING	FINAL YEAR
		ND 1	HND1	ND 2	HND 2
A	POLYTECHNIC CHARGES				
1	TUITION	FREE	FREE	FREE	FREE
2	REGISTRATION FEE	1.00	1.00	1.00	1.00
3	MATRICULATION FEE (Fresh Students)	1.00	1.00	Nil	Nil
4	TEACHING SUPPORT (Equipment, Services for effective teaching)	1.00	1.00	1.00	1.00
5	GENERAL STUDIES (GST) & COMPUTER-BASED TEST (CBT)	1.00	1.00	1.00	1.00
6	ENTREPRENURESHIP	1.00	1.00	1.00	1.00
7	LIBRARY SERVICES	1.00	1.00	1.00	1.00
8	LABORATORY/STUDIO SERVICES **	1.00	1.00	NIL	NIL
9	STUDENTS' HANDBOOK (Fresh Students)	1.00	1.00	Nil	Nil
10	EXAMINATION FEE	1.00	1.00	1.00	1.00
11	UTILITIES (Power, Water, Sewage, Waste Removal, etc)	1.00	1.00	1.00	1.00
12	ICT SERVICES (Bandwidth, Portals, Network, etc)	1.00	1.00	1.00	1.00
13	CAMPUS SECURITY	1.00	1.00	1.00	1.00
14	SPORTS (Including NIPOGA annual subscriptions)	1.00	1.00	1.00	1.00
15	TISHIP (Tertiary Institutions Student Health Insurance Programme)	1.00	1.00	1.00	1.00
16	MEDICAL SERVICES	1.00	1.00	1.00	1.00
17	STUDENTS' INSURANCE POLICY (Life Insurance)	1.00	1.00	1.00	1.00
18	FACILITY(SCHOOL) IMPROVEMENT	1.00	1.00	1.00	1.00
19	STUDENT SUPPORT SERVICES (including Counselling /Student Affairs)	1.00	1.00	1.00	1.00
20	IDENTITY CARD	1.00	1.00	NIL	NIL
	TOTAL POLYTECHNICS CHARGES	19.00	19.00	15.00	15.00

S/N	FEE CATEGORY	FRESH STUDENTS		RETURNING	FINAL YEAR
		ND 1	HND1	ND 2	HND 2
B	FACULTY CHARGES				
21	DEPARTMENTAL FEE	1.00	1.00	1.00	1.00
22	COLLEGE/FACULTY FEE	1.00	1.00	1.00	1.00
23	FIELD TRIP/LOG BOOK/ JOURNAL	1.00	1.00	1.00	1.00
24	PROFESSIONAL SERVICES (Reg, Accre, Training, Skills & Exams)	1.00	1.00	1.00	1.00
25	INTERNSHIP/SIWES	1.00	1.00	1.00	1.00
	TOTAL FACULTY CHARGES	5.00	5.00	5.00	5.00
	GRAND TOTAL	24.00	24.00	20.00	20.00
	OTHER OPTIONAL CHARGES (NOT TO BE PAID FOR BY NELFUND)				
1	ACCEPTANCE FEE	1.00			
2	CHANGE OF COURSE FORM	1.00			
3	TRANSFERRED STUDENTS (EXTERNAL)	1.00			
4	LATE REGISTRATION (ONLY FOR NON-NELFUND STUDENTS)	1.00			
5	REMEDIAL ENGLISH	1.00			
6	HOSTEL FEE	1.00			

COLOUR KEY

	Tuition
	Academic-Related Charges
	Academic Support Charges

**HARMONISED FEE NOMENCLATURE FOR ALL PUBLIC COLLEGES OF EDUCATION
ALL PROGRAMMES**

	FEE CATEGORY	FRESH STUDENTS	RETURNING	FINAL YEAR
		NCE YEAR 1	NCE YEAR 2	NCE YEAR 3
	COLLEGES OF EDUCATION CHARGES			
1	TUITION	FREE	FREE	FREE
2	REGISTRATION FEE	1.00	1.00	1.00
3	MATRICULATION FEE (Fresh Students)	1.00	Nil	Nil
4	TEACHING SUPPORT (Equipment, Services for Effective Teaching)	1.00	1.00	1.00
5	GENERAL STUDIES (GST) & COMPUTER-BASED TEST (CBT)	1.00	1.00	1.00
6	ENTREPRENURESHIP	1.00	1.00	1.00
7	LIBRARY SERVICES	1.00	1.00	1.00
8	LABORATORY/STUDIO SERVICES **	1.00	1.00	1.00
9	STUDENTS' HANDBOOK (Fresh Students)	1.00	Nil	Nil
10	EXAMINATION FEE	1.00	1.00	1.00
11	UTILITIES (Power, Water, Sewage, Waste Removal, etc)	1.00	1.00	1.00
12	ICT SERVICES (Bandwidth, Portals, Network, etc)	1.00	1.00	1.00
13	SPORTS (Including NICEGA annual subscriptions)	1.00	1.00	1.00
14	TISHIP (Tertiary Institutions Student Health Insurance Programme)	1.00	1.00	1.00
15	MEDICAL SERVICES	1.00	1.00	1.00
16	FACILITY IMPROVEMENT	1.00	1.00	1.00
17	STUDENT SUPPORT SERVICES (including Counselling /Student Affairs)	1.00	1.00	1.00
18	IDENTITY CARD	1.00	Nil	NIL
	TOTAL COLLEGES OF EDUCATION CHARGES	17.00	14.00	14.00

	FEE CATEGORY	FRESH STUDENTS	RETURNING	FINAL YEAR
		NCE YEAR 1	NCE YEAR 2	NCE YEAR 3
B	FACULTY CHARGES			
19	DEPARTMENTAL FEE	1.00	1.00	1.00
20	COLLEGE/FACULTY FEE	1.00	1.00	1.00
21	FIELD TRIP/LOG BOOK/ JOURNAL	1.00	1.00	1.00
22	PROFESSIONAL SERVICES (Reg, Accre, training, skills & Exams)	1.00	1.00	1.00
23	INTERNSHIP/SIWES	1.00	1.00	1.00
	TOTAL FACULTY CHARGES	5.00	5.00	5.00
	GRAND TOTAL	22.00	19.00	19.00
	OTHER OPTIONAL CHARGES (NOT TO BE PAID FOR BY NElfUND)			
1	ACCEPTANCE FEE	1.00		
2	CHANGE OF COURSE FORM	1.00		
3	LATE REGISTRATION (ONLY FOR NON-NElfUND STUDENTS)	1.00		
4	HOSTEL FEE	1.00		

COLOUR KEY



Tuition

Academic-Related Charges

Academic Support Charges

GUIDELINES FOR PUBLIC TERTIARY INSTITUTIONS ON THE ADMINISTRATION OF THE NIGERIAN EDUCATION LOAN FUND (NELFUND) STUDENT LOAN

GLOSSARY

1.0 INTRODUCTION

- 1.1 Background
- 1.2 Overview/Importance of higher education
- 1.3 Objectives of the NELFUND
- 1.4 Target Beneficiaries
- 1.5 Expected Outcome

2.0 ELIGIBILITY CRITERIA

- 2.1 Nationality
- 2.2 Academic Criteria
- 2.3 Know Your Customer (KYC) Criteria

3.0 DISQUALIFICATION CRITERIA

4.0 LOAN APPLICATION PROCESS

- 4.1 Application Requirements
- 4.2 Review and Evaluation
- 4.3 Loan Approval

5.0 LOAN DISBURSEMENT

- 5.1 Execution of Loan Agreement
- 5.2 Execution of Global Standing Instruction mandate
- 5.3 Disbursement Approval
- 5.4 Disbursement Notification to Applicant and Tertiary Institution
- 5.5 Conditions for Institutional Refunds/Reversals
- 5.6 Breaches and sanctions

6.0 LOAN REPAYMENT

- 6.1 Repayment terms and conditions
- 6.2 Repayment options and schedules
- 6.3 Recovery Actions

7.0 LEGAL AND ETHICAL CONSIDERATIONS

- 7.1 Compliance with national and international laws and regulations
- 7.2 Ethical considerations in loan management
- 7.3 Confidentiality and Data Protection

GLOSSARY	
BVN	Bank Verification Number
CBN	Central Bank of Nigeria
CRMS	Credit Risk Management System
DPR	Data Protection Regulation
ETI	Eligible Tertiary Institutions
FAQ	Frequently Asked Questions
GSI	Global Standing Instruction
IBR	Income-Based Repayment
JAMB	Joint Admissions and Matriculation Board
KYC	Know Your Customer
NIBSS	Nigeria Inter-Bank Settlement System
NIMC	National Identity Management Commission
NIN	National Identity Number
NOUN	National Open University of Nigeria
NYSC	National Youth Service Corps
PAYE	Pay As You Earn
NELFUND	Nigerian Education Loan Fund
SLA	Student Loan Act
SHEL	Student Higher Education Loan
The Act	The Student Loan (Access to Higher Education) Act 2024
The Fund	The Nigerian Education Loan Fund
UNESCO	United Nations Educational, Scientific and Cultural Organization

1.0 INTRODUCTION

1.1 Background

The Students' Loans (Access to Higher Education) Act, 2024 was signed into law by the President, Federal Republic of Nigeria, His Excellency, Bola Ahmed Tinubu. The Act repealed the Student Loans (Access to Higher Education) Act 2023 and established the Nigerian Education Loan Fund (NELFUND) as a body corporate to receive, manage and invest funds to provide loans to eligible Nigerians for higher education, vocational training and skills acquisition.

In compliance with Section 23 (3) of the Act, the Board¹ hereby issues this Guidelines for the eligibility criteria, loan application process, loan disbursement, and repayment of student loans under the Act.

1.2 Overview/Importance of Higher Education

A UNESCO report² titled "*What You Need to Know About Higher Education*," published in April 2023 highlighted a global surge in student enrollment into higher institutions of learning within the past two decades, with numbers exceeding 235 million. This trajectory showcases the increasing recognition of the vital role of higher education in personal and societal development, as it equips individuals with the knowledge, skills, and critical thinking necessary to actively participate in the workforce and contribute to economic growth.

The International Covenant on Economic, Social, and Cultural Rights calls for accessible higher education, stating that it is necessary for the “full development of the human personality and the sense of its dignity.” This is provided for under the Sustainable Development Goal 4: “Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all”. This highlights the importance of ensuring equal access to higher education opportunities for all, regardless of gender, economic status, disability, or location.

For many Nigerians, especially those from humble backgrounds, higher education acts as a springboard towards economic security and a brighter future. With the strategic investment by the Federal Government in the education sector through NELFUND, Nigeria is unlocking immense potentials by paving ways for brighter future generations.

¹ Administration of Students' Higher Education Loans Scheme as provided by Section 23 of the Students Loans Act, 2024

² (see UNESCO's website: [What you need to know about higher education | UNESCO](#))

1.3 Objectives of NELFUND

1.3.1 Enhance Access to Higher Education

To broaden access to higher education by offering financial support to students who face challenges in funding their education.

1.3.2 Ensuring financial inclusivity for all eligible students

Promote equal opportunities to higher education for eligible students without any form of discrimination.

1.3.3 Foster Skill Development

The program aims to contribute to the development of a skilled and knowledgeable workforce by supporting students to acquire useful skills.

1.3.4 Promote Socio-economic Mobility

The Fund aims to create a level playing field for Nigerians irrespective of financial background to acquire higher education regardless of socio economic status.

1.3.5 Reduce Dropout Rates

By alleviating financial burdens, the program seeks to reduce dropout rates and enable students successfully complete their academic programs.

1.3.6 Stimulate Economic Growth

Investment in education and a skilled workforce capable of driving innovation and development will contribute to the overall economic growth and development of Nigeria.

1.4 EXPECTED OUTCOMES

1.4.1 Increased Enrolment: The program anticipates a rise in the enrolment of deserving students who would otherwise be unable to afford higher education.

1.4.2 Higher Graduation Rates: Financial support reduces the likelihood of students dropping out, leading to increased graduation rates and a more educated populace.

1.4.3 Skilled Workforce: The program contributes to the creation of a skilled and diverse workforce, aligning with the evolving needs of the job market.

1.4.4 Economic Empowerment: Beneficiaries, upon graduation, are expected to enter the workforce with improved earning potential, contributing to personal and familial economic empowerment.

1.4.5 National Development: As educated individuals contribute to societal progress, the program aims to play a role in Nigeria's long-term development by fostering a knowledgeable and skilled citizenry.

1.4.6 Establishment of a Sustainable Framework: Beyond immediate outcomes, the program seeks to establish a sustainable framework for continued support to future generations of students.

2.0 ELIGIBILITY CRITERIA

An intending loan applicant under the Fund is required to meet the following eligibility criteria:

2.1 Nationality

2.1.1 An intending applicant must be a Nigerian citizen as defined by the Constitution of the Federal Republic of Nigeria 1999 (as amended).

2.1.2 The proof of citizenship shall include the provision of National Identity Number (NIN), and Bank Verification Number (BVN).

2.2 Academic Criteria

The NELF can be assessed by persons who fall into the following categories:

2.2.1 **Fresh Entry** – where an intending applicant is a prospective student of an Eligible Tertiary Institution (ETI), such an applicant is required to have secured a valid admission to the ETI through the Joint Admissions and Matriculation Board (JAMB).

2.2.2 Direct Entry – For direct entry, an intending applicant is required to have secured a valid admission to any ETI through JAMB.

2.2.3 Full-time Undergraduate – An intending applicant undergoing a full- time undergraduate programme at an ETI, is required to provide his/her matriculation number.

2.3 Know Your Customer (KYC) Criteria

An intending applicant is required to provide the underlisted documents/information:

- i) JAMB Number
- ii) Bank Verification Number (BVN) – for intending applicants aged 18 years and above;
- iii) National Identity Number (NIN)
- iv) Personal information such as age, gender, phone number, home address, and email address; and
- v) A passport photograph.

3.0 DISQUALIFICATION CRITERIA

3.1 An intending applicant is disqualified from assessing the loan if such an applicant is:

- Proven to have defaulted in respect of any previous education loan granted by the Federal Government of Nigeria, a state government, or any of their agencies or departments.
- At the time of application, he or she is a beneficiary of any education loan or other scholarship scheme from the Federal Government of Nigeria, a state government, or any of their agencies or departments.
- Found guilty of misconduct involving plagiarism, cultism, violence, submitting fake/fraudulent documents and dismissed for exam malpractices by any tertiary institution empowered by law or regulation to make such findings; and
- Convicted of fraud and forgery, drug offences, felony, or any offence involving dishonesty.

LOAN APPLICATION PROCESS

4.1 Application Requirement

4.1.1 Application channels

- To apply for students loan, an applicant is required to complete the online application form through a portal on the NELFUND website: nelf.gov.ng
- An applicant is required to complete the designated application form on the online portal by providing accurate personal information, academic records, and any other necessary documentation required for the loan application.
- An applicant shall be required to complete an online indemnity agreement for the purpose of verification of the data submitted.
- The NELFUND Board may determine alternate channels for the submission of loan applications as circumstances and exigencies may warrant.

4.1.2 Documentation requirements

An applicant is required to provide the following documents as attachments to the online application form:

- A valid admission letter or Student ID is required
- Any other document as may be determined by NELFUND's Board from time to time.

4.1.3 Attestation Form

The online application form shall include an Attestation Form which an applicant is required to execute thereby confirming that he/she:

- has no criminal records;
- has not been found culpable of submitting fake/forged documents or for exam malpractices by any tertiary institution;
- has not been convicted for drugs related offences, fraud & forgery, felony, or any offence involving dishonesty;
- is not a holder of a first degree or its equivalent from a Nigerian or foreign tertiary institution; and
- has not defaulted in respect of any previous education loan granted by the Federal Government of Nigeria, a state government, or any of their agencies or departments.

4.1.4 Timeline for Application

NELFUND's application window shall be as determined and communicated by the Board.

4.2 Review and Evaluation

4.2.1. Data Verification and Validation

- 1) The NELF shall verify the authenticity and accuracy of the submitted documents and information, to ensure that all required documents are in line with the established eligibility criteria and regulatory standards set by the National Universities Commission (NUC), National Commission for Colleges of Education (NCCE), National Board for Technical Education (NBTE) and other relevant authorities.
- 2) Verification by tertiary institutions shall not exceed 20 working days.

4.2.2. Evaluation Criteria

- i) Mandatory criteria – all applications shall be immediately evaluated to ascertain the following:
 - Completeness of the loan application;
 - Validation of the applicant's NIN with the NIMC;
 - Validation of the applicant's BVN with the NIBSS; and
 - Validation of the applicant's admission number/letter with JAMB and/or the ETI.
- ii) Future criteria – an applicant's attestation, as detailed in Section 4.1.3 shall be verified across the relevant platforms and Government Agencies. Where any of the declaration is found to be false, the applicant is immediately disqualified from the Scheme and the loan granted becomes immediately due for repayment.
- iii) Optional criteria – The Board may, from time to time, set other evaluation criteria such as field of study critical to development and as exigencies of national aspirations may require.

4.2.3 Evaluation and assessment of the loan applications

The evaluation and assessment of an application shall be fully automated in line with the timeline stipulated in the Act. The Board may also conduct random manual checks to ensure the effectiveness of the loan evaluation process.

4.2.4 Turn Around Time for the Evaluation

Evaluation of an application shall be within fifteen (15) calendar days following receipt of an application.

4.2.5 Notifications to Applicant

NELFUND shall notify the applicant of the status of his/her application after evaluating the application immediately after evaluation.

4.3 Loan Approval

- 4.3.1 Any application that satisfies the mandatory evaluation criteria will be automatically approved.
- 4.3.2 A successful applicant shall be notified through the email address. The approved loan and an agreement outlining the terms and conditions of the loan shall be attached to the notification email.
- 4.3.3 Turn Around Time for Loan Approval – the Loan approval and notification to the applicant shall not be more than 10 working days following completion of the mandatory verification process by ETI.

5.0 LOAN DISBURSEMENT

Disbursement of a student loan shall be subject to availability of funds in the Scheme.

Disbursement of the student loan shall be directly to an ETI on behalf of the successful applicant and shall cover the applicant's institutional charge only. This may be however reviewed by the Board from time to time.

NELFUND shall obtain the schedule of fees for all programs offered by an ETI on an annual basis.

Upon successful student eligibility verification, the fee structures of enrolled students are validated through the integration with the institutions database and records, ensuring the accurate calculation of the loan amount required to cover institutional charges.

Disbursement of optional upkeep allowance shall be directly to the applicant.

Following from the above, a successful applicant is required to satisfy the following pre-conditions for the disbursement of an approved student loan.

5.1 Execution of Loan Agreement

- A successful applicant is required to execute a legally binding loan agreement on the Portal.
- Such a successful applicant is required to review the terms and conditions of the loan, acknowledge their understanding of the repayment obligations before accepting the terms and conditions therein.

5.2 Execution of Global Standing Instruction (GSI) mandate

5.2.1 The successful applicant is required to:

- Complete the GSI mandate form.
 - Ensure that the terms and conditions of the mandate are clearly understood before execution.
 - Ensure that all qualifying accounts linked to his/her BVN are disclosed in the GSI mandate form.
 - Execute the GSI mandate on the Portal.

5.3 Disbursement Approval

- The NELF shall review the loan agreement and GSI mandate executed under Section 5.1 and 5.2 for completeness.
- Disbursement of funds by NELFUND to institutions shall not exceed 10 working days.
- Details of successful applicants who have completed the process shall be collated and recommended for loan disbursement.
- The Managing Director shall grant approval for disbursement of the approved student loan for payment of the successful applicants' institutional charges.
- Disbursement shall be based on availability of funds.
- The institutional charges shall be paid electronically, directly to the ETI.

5.4 Disbursement Notification to Successful Applicant and Tertiary Institution

- Upon payment of the institutional charges to an ETI, a successful applicant shall receive a notification of the loan disbursement and payment of institutional charges to the ETI.
- Notification to applicants by ETI
The ETI should notify their approved applicants upon the receipt of fund from NELFUND;
 - **Institutions operating TSA Accounts** have a maximum of 10 working days
 - **Institutions operating Non-TSA Accounts** have a maximum of 5 working days
- NELFUND format for notifying students upon confirmation of loan Disbursement.
Students should be notified by any or all of the following channels:
 - **Student Portal**
 - **Email**
 - **SMS**

- Notification to the successful applicant and ETI shall be within 30 days from the date the loan application is completed and submitted, or as stipulated in the extant legislation.
- The ETI is required to acknowledge receipt of payment to NELFUND and generate a payment receipt for the beneficiary within 7 working days.
- NELFUND may periodically publish a list of all successful applicants.

5.5 Conditions for Institutional Refunds/Reversals

- i) ***New students*** – When a new student subsequently rejects an admission from an ETI after the institutional charges has been paid to the ETI by the Fund but prior to the commencement of the academic year, such an ETI shall refund the institutional charges to the Fund.
- ii) ***Undergraduates*** – When an undergraduate withdraws from the ETI, before the commencement of a new academic year but after the institutional charges for the new academic year has been paid by the Fund, such an ETI shall refund the institutional charges paid for the new academic year back to the Fund.
- iii) An ETI shall refund any overpayment or duplicated payments made for any student.
- iv) Institutions are to process and issue refunds within a maximum of 30 calendar days
- v) Any other instances as may be determined by the Board.

5.6 Breaches and Sanctions

An ETI shall be suspended from receiving funds from NELFUND, if:

- The institution contravenes the provisions of the Student Loan Act 2024 and any relevant section of this Guidelines.
- The institution engages in fraudulent activities related to institutional charges payment, such as falsifying student information/records or colluding with students to obtain loans for ineligible purposes.
- The institution fails to refund disbursed institutional charges in instances stipulated in Section 5.5 above.
- The institution fails to refund any overpayments or duplicate institutional charges payments made for any student.
- The Fund is investigating allegations of misconduct or irregularities by an institution.
- The institution fails to comply with reporting requirements.

The suspension of an ETI from receiving institutional charges payment from the Fund shall not apply to existing students under the scheme except in instances of proven fraud.

LOAN REPAYMENT

6.1 Repayment terms and conditions

- i) Beneficiaries of the loan shall commence repayment two years after completion of the NYSC program or exemption from it.
- ii) The beneficiaries are required to disclose their employment status quarterly to the Fund after completion of the NYSC program through channels as may be determined by the Fund.
- iii) Repayment shall be a direct deduction of 10 percent of the beneficiary's salary at source by the Employer and remitted to the Fund.
- iv) Any beneficiary who changes employment shall communicate his/her new employment details to the Fund within 30 days of resuming with the new employer.
- v) Where a beneficiary is Self-employed, he/she shall remit 10 percent of his/her total profit monthly to the Fund. A Self-employed person shall within 60 days of assuming that status submit information such as name of the business, address and location, registration documents (if registered), name of bankers, names of partners, names of directors, and shareholders, to the Fund.
- vi) A beneficiary can make voluntary repayments at any time.
- vii) A beneficiary is required to fulfill obligations and responsibilities of the repayment terms and conditions of the loan agreement. The performance status of a student loan granted to a beneficiary shall be periodically reported to the CBN CRMS and private Credit Bureaus.
- viii) A beneficiary may receive an extension from the Fund by providing a sworn statement in such manner as the Board may determine, indicating that he is not employed in any capacity and is not receiving any income.

6.2 Repayment options and schedules

- PAYE: This option mandates a beneficiary to make monthly repayments of 10% of their salary, wages and any other income accruing to them to the Fund.
 - IBR: This option requires a Self-employed beneficiary to make monthly repayments of 10% of their profit to the Fund.
- Voluntary repayment: A beneficiary can make voluntary payments in addition to the mandatory monthly payments.

6.3 Recovery Actions

In the event of a loan default, the Fund reserves the right to take one or all the following actions:

Warning Notifications: a defaulter shall be put on notice of the default via email and/or text messages and requested to make repayments immediately.

- i) Restricting access to further credits: a defaulter will be restricted from accessing credit from any financial institution in Nigeria. Their credit records on CRMS and the regulated credit bureaus would reflect their non-performing loan status.
- ii) Publish a list of defaulters: the Fund can publish a list containing all persistent defaulters.
- iii) GSI: The GSI process will be triggered to access all credit balances of a defaulter in the financial system for the purpose of settling the loan.
- iv) Legal Action: Legal redress may be sought against defaulters.

7.0 LEGAL AND ETHICAL CONSIDERATIONS

7.1 Compliance with National and International laws and regulations

The operations of the NELFUND shall comply with the provisions of the Student Loans Act 2024 and other relevant national and international laws and regulations.

7.2 Ethical considerations in loan management

- i) The Fund shall ensure fairness, equity, and transparency at all stages of the loan application, disbursement, management and repayment processes.
- ii) The Fund shall prohibit discrimination based on gender, ethnicity, religion, tribe or any other demographic factor, in loan allocation and management.

7.3 Confidentiality and Data Protection

- i) The Fund shall ensure that beneficiary data is handled in accordance with the requirements of the Data Protection Regulation (DPR) and the Nigeria Data Protection Act 2023.

NATIONAL UNIVERSITIES COMMISSION

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**OFFICE OF THE
EXECUTIVE SECRETARY**

NUC/ES/244/Vol.43/333

29th July 2025

The Statistician-General & CEO
 Nigerian Bureau of Statistics
 No 1, Wole Olanipekun Street,
 Formerly, Plot 762 Independence Avenue
 Off Constitution Avenue,
 CBD, Abuja, FCT

Dear Statistician-General & CEO,

REQUEST FOR INFORMATION

I write to request the support of the Nigerian Bureau of Statistics in providing key data to aid the work of the Ministerial Committee on the Nigerian Education Loan Fund (NELFUND), which was constituted by the Honourable Minister of Education, Dr. Maruf Tunji Alausa, on 14th May 2025.

The Committee was established to standardise administrative and other charges across public tertiary institutions in Nigeria, in order to achieve uniformity in the disbursement and utilisation of student loans under the NELFUND scheme. The scheme is a Federal Government initiative designed to break financial barriers in higher education through the provision of interest-free loans to eligible students, including the payment of an upkeep allowance.

To support its assignment, the Committee respectfully requests the following data from the Nigerian Bureau of Statistics:

1. A categorisation of all States in Nigeria into low, medium, and high-density areas.
2. The inflationary conversion factors of the cost of living for States within each category (low, medium, and high density).

This information is critical to the Committee's work and is required urgently to enable timely finalisation of its recommendations.

Please accept the assurances of my highest regards.

[Signature]

Prof. Abdullahi Yusufu Ribadu
 Executive Secretary, National Universities Commission &
 Co-Chair, Ministerial Committee on NELFUND

RANGE OF FEES CHARGED IN TERTIARY INSTITUTIONS SELECTED FROM THE SIX GEO-POLITICAL ZONES IN NIGERIA

GEO-POLITICAL ZONE	UNIVERSITIES			POLYTECHNICS			COLLEGES OF EDUCATION		
	Proprietorship	Fees Charged		Proprietorship	Fees Charged		Proprietorship	Fees Charged	
		Minimum	Maximum		Minimum	Maximum		Minimum	Maximum
NORTH-CENTRAL	University of Ilorin	₦ 78,196.00	₦422,888.00	Kwara State Polytechnic, Ilorin	₦130,400.00	₦213,250.00	Federal College of Education, Okene Kogi State	₦ 36,000.00	₦ 42,500.00
NORTH-EAST	Federal University, Wukari	₦ 65,000.00	₦204,000.00	Federal Polytechnic, Bauchi, Bauchi State	₦ 53,200.00	₦ 58,000.00	Aminu Saleh College of Education, Azare	₦ 13,000.00	₦ 19,000.00
NORTH-WEST	Federal University, Gusau	₦ 81,500.00	₦250,000.00	Hassan Usman Katsina Polytechnic, Katsina	₦105,190.00	₦145,053.00	Federal College of Education, Gusau Zangfara State	₦ 55,000.00	₦ 77,000.00
SOUTH-SOUTH	University of Port Harcourt	₦ 78,000.00	₦234,750.00	Auchi Polytechnic, Auchi	₦ 90,000.00	₦130,000.00	Delta State College of Education, Mosogar	₦ 70,500.00	₦ 73,000.00
SOUTH-EAST	Michael Okpara University of Agriculture, Umudike	₦132,000.00	₦157,000.00	Institute of Management and Technology, Enugu	₦140,000.00	₦250,000.00	Federal College of Education, Eha-Amufu Enugu State	₦ 76,100.00	₦ 84,600.00
SOUTH-WEST	University of Lagos	₦138,000.00	₦272,000.00	Federal Polytechnic, Ado-Ekiti	₦ 68,200.00	₦118,200.00	Osun State College of Education, Ila Orangun	₦ 69,500.00	₦ 148,500.00