TERTIARY LEVEL
EDUCATION
LOCAL OR ABROAD

Funding may be for any of the following:
- Tuition & Fees
- Books & Related Materials
- Transportation & Personal Expenses (Boarding & Lodging)
- Loan Fees

Grace Period =
DURATION OF STUDIES
+ up to 6 months
after

Repayment period up to 15 years!

Loan Fees as low as
2.5%

Invest in your success
EDUCATION LOANS

Branch Offices

Belize City
P.O. Box 876
1440 Coney Drive
Belize City, Belize
Tel. 223 3605 / 2818
Fax. 223 4126

Belmopan (Headquarters)
P.O. Box 40,
Bliss Parade
Cayo, Belize
Tel. 822 2350 / 2360
Fax. 822 3096

Corozal Town
Cor. Fourth Avenue & 3rd Street
Corozal, Belize
Tel. 422 3191
Fax. 422 3192

Dangriga Town
111 St. Vincent Street
Stann Creek, Belize
Tel. 522 3041 / 3042
Fax. 522 3043

Orange Walk Town
47 Progress Street
Orange Walk, Belize
Tel. 322 2153
Fax. 322 1013

San Pedro Town
45 Barrier Reef Drive
Ambergris Caye, Belize
Tel. 501-226-2144
Fax. 501-226-2316

info@dfcbelize.org
www.dfcblize.org
facebook.com/dfcblize

Development
Finance Corporation
TRUE Reducing Balance!
As you repay your loan, your balance reduces. DFC charges interest on your balance so as your balance reduces so does your interest.
We call it ‘TRUE’ because interest is applied this way for the ENTIRE LIFE of the loan, making you pay the least interest possible.

Long Term Support!
Completed your studies but want to study further? DFC can help by providing another loan for you to continue studying. You payments is deferred until after you graduate. Only pay interest.

Forebearance!
In life, unforeseen things happen. We understand. As long as you communicate with us immediately, we are willing to work with you thru times of challenge.

VOCATIONAL, TECHNICAL OR ACADEMIC EDUCATION LOCAL OR ABROAD

To Apply
Copy of valid photo ID (Social Security Card, Passport)
Letter of ACCEPTANCE
DETAILS OF COST from School
GUARANTORS | Security
Evidence of Scholarship - If Applicable

See List of Priority Course of Studies at:
www.dfcbelize.org/education-loans

Eligibility Criteria & Requirements
STUDENTS FROM 15 YEARS!
Under 18 require parent or guardian to apply.
Family gross annual income of less than $94,600.

Professional / Vocational courses must not exceed seven years.
Loans up to $60,000 for courses up to 2 years and $150,000 for courses beyond 2 years.

GUARANTORS
$7,500 = 1 Guarantor
Up to $15,000 = 2 Guarantors
$15,000+ = Real Estate

Interest on the REDUCING BALANCE Effective Interest Rate is less 10%
CHECKLIST - DFC EDUCATION FINANCING

The following is required together with a duplicate *Application Form:

1. A valid & certified copy of Social Security Card.

2. Copies of certificates, diplomas and transcript of grades from recently attended institution.

3. A Letter of Acceptance from an accredited educational institution where the proposed program of study will be pursued. The letter must also state the length of the program and what qualifications it will lead to.

4. Catalogue, calendar or letter from the institution showing detailed cost of the program of study per academic year and course content. Cost schedule should include tuition, fees, books and other relevant expenses.

5. In the case of loans to be secured by guarantee, the person offering the guarantee must complete a Statement of Affairs Form, which also includes a statement confirming their intention to guarantee the loan being applied for.

6. Person(s) willing to serve as guarantee(s) must report to the DFC office to complete and sign the relevant forms and documents. These persons are required to submit:
   a) Copy of ID’s, as per item Number 1 above,
   b) Income Verification.

7. Where real estate property is necessary as security, the interested party must submit a letter from the surety (ies) describing the property and stating the location, condition and estimated market of the value of the property. The proprietor(s) of the property must submit the land title at the same time.

8. Credit report from credit institution with which the interested party and the guarantor(s) have dealings.

9. Evidence showing how the interested party will meet remaining cost of the course and the payment of interest during grace period such as:
   a) A bank statement showing the availability of additional funds.
   b) A letter from the educational institution showing the offer of grant or bursary, scholarship or other form of financial assistance.
   c) A letter of support from parent / guardian/ sponsor including the amount of the undertaking.

ALL PARTIES ASSOCIATED WITH THE LOAN MUST ATTEND THE INTERVIEW

*Application Forms are filled out by the Credit Officer at the point of Loan Application only.
1. The below listing is DFCs Priority Course of Studies Listing for various fields of studies.

2. Please note that the DFCs Education Loans are NOT limited to this list, meaning you can access loans from DFC for studies which do not appear on this list.

3. Please also note that if a course of study is available in Belize, the DFC WILL NOT finance such studies to be taken abroad (internationally) UNLESS under certain conditions; E.g. Course of study being take as part of a scholarship etc.
Attachment B

PRIORITY LIST FOR TRAINING

1. Agriculture
   Agriculture Marketing/Trade
   Agricultural Economics
   Agro Processing
   Aquaculture
   Agriculture Engineering
   Agronomy
   Veterinary

2. Health
   Dentistry
   Nursing Administration
   Nurse Education
   Psychiatry
   Radiology
   Nephrology
   Nutritionist
   Urology
   Oncology
   Epidemiology
   Medical Lab Technician
   Pharmacy
   Hospital Administration

3. Education
   Curriculum Development and Planning
   Early Childhood Education and Development
   Special Education
   Vocational and Technical Education
   Education Administration

4. Tourism
   Hospitality Management
   Event Planning and Management
   Medical/Cultural Tourism
   Food & Beverage Management
   Cultural Arts

5. Information Communication Technology
   Computer Science/Information Technology
   Computer Programming
   Computer Forensics

6. Entrepreneurship and Innovation
7. **Renewable Energy**  
Clean Energy and Biofuels Production  
Renewable Energy Technologies to include Solar/Wind/Hydro Electricity Technology  
Energy Efficiency

8. **Natural Resource Management**  
Soil and Water Management  
Environmental Science  
Environmental Economics

9. **Climate and Weather**  
Meteorology  
Climate Change

10. **Social Science**  
Sociology  
Criminology  
Forensic Science  
Psychology  
Counselling

11. **Engineering**  
Chemical  
Civil  
Electrical  
Petroleum Geo-Science  
Occupational Health and Safety  
Environmental Engineering

12. **Business Management**  
Banking and Finance  
Economics  
Public Finance  
Certified Public Accountant  
Auditing (Forensics Auditor)  
Human Resource Management

13. **Archiving**  
Records Management

14. **Urban and Social Planning**

15. **Public Sector Management**

16. **Policy Analysis**

17. **Archaeology**