



**STUDENTS LOAN TRUST FUND**

**POLICY IMPLEMENTATION ADVISORY:  
FREE TERTIARY EDUCATION FOR  
PERSONS WITH DISABILITIES**

**For All Accredited Public Tertiary Education Institutions  
In Ghana**

**December 2025**

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## **1.0 Introduction**

This policy implementation advisory, as issued by the Students Loan Trust Fund, is to facilitate the effective implementation of the free tertiary education for persons with disabilities initiative.

The Free Tertiary Education Policy for Persons with Disabilities is a ground-breaking affirmative action initiative by the Government of Ghana to promote inclusivity in higher education through comprehensive fee support for tertiary students with disabilities in Public Tertiary Institutions.

It is a component of His Excellency President John Dramani Mahama's flagship No Fees Stress Policy - a transformative initiative designed to alleviate the financial burden of tertiary education on students and their families through targeted financial support.

## **1.1 Objectives**

The Free Tertiary Education for Persons with Disabilities initiative aims to:

1. mitigate financial barriers to accessing tertiary education for PWDs,
2. promote inclusivity in higher education, and
3. empower persons with disabilities to contribute to national development.

## **1.2 Eligibility**

To qualify for the Free Tertiary Education for Persons with Disabilities policy, a student must be:

1. a Ghanaian living with disability
2. Admitted or enrolled in an accredited tertiary institution either public or private for an undergraduate programme (degree, HND, Diploma).
3. Pursuing a regular, week-end or distance programme in Ghana

## **1.3 Operationalization of Disability**

For the purpose of this policy, the operationalization of disability, according to the Persons with Disability Amendment Bill, 2020, - Section 62 (3) is adopted.

This defines disabilities to include the following:

1. Physical disability
2. Deafness
3. Non-verbal conditions
4. Communication disabilities (speech and language)

5. Hard of hearing
6. Visual disability
7. Multiple disabilities (e.g., deafblind)
8. Psychosocial disabilities
9. Cerebral palsy
10. Bipolar conditions
11. Attention deficit disorders
12. Schizophrenia
13. Developmental and neurological disabilities
14. Autism
15. Down syndrome
16. Spinal injury
17. Autoimmune conditions
18. Osteogenesis imperfecta
19. Albinism
20. Intellectual disability
21. Epilepsy
22. Leprosy
23. Little persons

#### **1.4 Policy Package for Eligible Persons with Disabilities**

1. Full Academic Fees covered
2. Residential Fees in public tertiary accommodation facilities covered
3. Stipends (subject to fund availability)
4. Digital Learning Tools (subject to fund availability)

#### **2.0 Implementation Guidelines**

This implementation plan outlines key steps for the successful rollout of the Free Tertiary Education for Persons with Disabilities initiative.

Public Tertiary institutions are advised to follow these phased guidelines, adapting as guided for effective implementation.

### 1. Pre-Admission and Verification

- Establish and operationalize Disability Offices to provide guidance and support for PWDs.
- Mandate disclosure of disabilities and inclusion of medical reports in applications.
- Conduct disability verification process for PWDs during pre-admission, involving a medical professional.
- Assign degree of disability in percentage terms.
- State exemption from fee payments on admission letters for validated PWDs under Free Tertiary Education for Persons with Disabilities initiative.
- For students already admitted, organize verification and validation process accordingly.

### 2. Admission and Registration

- Admitted PWDs with validated disabilities report to Disability Office for registration support.
- PWDs without validated disabilities report to Disability Office for verification, validation, and registration support.

### 3. Data Submission

- Public Tertiary institutions share validated disability information with the Students Loan Trust Fund (SLTF) via the SLTF tertiary institution's portal.

### 4. Data Confirmation and Payment Processing

- SLTF submits received disability list to institutions for confirmation.
- Public tertiary institutions submit confirmation and consolidated bill for validated students with disabilities.
- SLTF processes payment directly to tertiary institutions.
- Notice of payment sent to institutions and students.

### **3.0 Conclusion**

This advisory outlines an implementation strategy developed through stakeholder consultations to facilitate the smooth implementation of the Free Tertiary Education for Persons with Disabilities initiative. The Students Loan Trust Fund is committed to working with public tertiary institutions and other stakeholders to ensure the successful implementation of the initiative.

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