



Checking your loan eligibility

- Please use the custom link provided by the partner to start the application so that they are able to help you through the loan process

What is your enrollment status?
All options are eligible except "I am thinking about studying"

Select "MPOWER's Partner Network"
and then enter the name of the partner
with whom you are working

MPOWER Financing

Let's get started!

Tell us about yourself *

- ☐ I am thinking about studying
- ☐ I have applied to study or have been conditionally accepted by my school
- ☒ I have been accepted to study
- ☐ I am currently enrolled
- ☐ I have graduated and want to refinance an existing loan

How did you first hear about us?*

- Select option
- Select option
- Social media
- University staff or website
- MPOWER's Partner Network**
- Online search
- Referral from a friend



Checking your loan eligibility

Program start date cannot be more than 24 months from graduation date

Check Your Eligibility

University *

Arizona State University

[Can't find your school?](#)

Degree *

Master's

Expected graduation date (month & year) *

07/2024

Start date *

07/2022

Note: The time between expected start and graduation can not exceed 24 months.

First name *

Yuvish

Last name *

Singh

Email *

yuvish.singh@mpowerfinancing.com



Checking your loan eligibility

What academic periods do you need the loan to cover?

Mobile number

+1 Phone number, starting with area code

This helps us reach you in case you'd like assistance with your application.

Citizenship country *

India

Loan amount requested *

If you qualify for more than this amount, we will let you know.

\$ 70000

You can borrow for 1 or more semesters at a time. Note: you can borrow up to \$50,000 per semester and a lifetime maximum amount of \$100,000.

Please select one or more academic periods *

Fall 2022 2022/2023 Academic Year

Academic period can vary for each school (i.e. quarter, semester, full academic year). Your loan documentation will cover and confirm the details clearly for your review before you sign.

☒ By checking this box, I hereby consent to receive emails from MPOWER and acknowledge that I have reviewed and agree to the [Privacy Policy](#) *

[< Back](#)

[CHECK NOW](#)



Starting the application

If you're eligible for a loan, this message will appear. Click this button to continue your loan application.

Congratulations, you are eligible to apply for an MPOWER loan!

CONTINUE YOUR APPLICATION

CHECK ANOTHER SCHOOL

If waiting on an admission or financial aid letter, you can still submit your application and update it later with these details.

Getting a loan from MPOWER is as easy as 1-2-3!

1

Apply to get your conditional offer

2

Upload documents to verify your offer and get final loan approval

3

Sign your offer to start school

[Save your work](#)



Loan application – personal information

The more information you can complete, the faster the application can be processed

MPOWER provides visa support letters when needed

Basic Info

Please provide as much information as you can throughout the application – the more information we have, the faster we can process your application.

Salutation*
Select Salutation

First name*
Yuvish

Last name*
Singh

Preferred name
Yuvish

Identity Info

Citizenship country*
India

Immigration Status in United States*
Non-Citizen (have or will need visa)

I already have a Visa for United States* ☐ Yes ☒ No

Do you have a US Social Security Number?* ☐ Yes ☒ No

Date of birth*
mm-dd-yyyy

Identification Number*
Please enter your passport number



Loan application – personal information

Please tell us when and how you would like our relationship manager to reach out to you

Contact Info


Are you presently located in the U.S.? ☐ Yes ☒ No

Personal email *


Alternate personal email

We will only use this email if we are unable to reach you using the primary email address provided.

Mobile number *

 Phone number, starting with area code

Alternate phone number

 Phone number, starting with area code

We will only use this number if we are unable to reach you using the primary mobile number provided.

Preferred communication time

Select Time

Select Time

Select Timezone

Select Timezone

Preferred communication mode *

☐ Email ☐ Phone ☒ Either

While every reasonable effort will be made to contact you through the preferred mode and at the preferred time, you should expect the possibility of contact by means other than the preferred mode of contact and at other reasonable times beyond what has been selected.



Loan application – personal information

The permanent address should remain consistent throughout the application process.

Permanent Address

The address you consider your long-term "home." This does not have to be your current address.

Address line 1 *

Street address, P.O. box, c/o

Address line 2

Apartment, Suite, Unit, Building, Floor, etc.

City *

Country *

Zip Code

Is this also your current address? ☒ Yes ☐ No

You can update your address at any time from your dashboard.

Electronic Signature, Telephone, and Privacy Disclosures

Please read and accept below disclosures.

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⬇ ⬇ ⬇

Consent to Use Electronic Signatures and Receive Electronic Disclosures

As part of your relationship with The Bank of Lake Mills, we want to ensure you have all of the information you need to apply, and if approved, effectively manage your loans with us. We are required by law to give you certain information "in writing" – which means you are entitled to receive it on paper. Instead, we want to use electronic disclosures, records and signatures with respect to your application and later, in connection with our relationship with you (the "Electronic Signatures"). But, before we can use such Electronic Signatures, complete your application or allow you to use our electronic services, you must review and consent to the terms outlined below.

In this context:

- "Lender" means The Bank of Lake Mills and its loan processors, loan servicers, agents, and assignees.
- "MPOWER" means MPOWER Financing, LLC, its agents, and assignees.
- "We," "us" and "our" means Lender and MPOWER collectively.
- "You" and "your" means the person giving this consent, and includes any additional account owner, authorized agent, authorized representative, delegate, product owner and/or service user identified on any MPOWER Product or Electronic Service that you apply for, use or access.

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Loan application – personal information

Please read the electronic signature, telephone and privacy disclosures and either accept or let us know if you have any questions.

Electronic Signature, Telephone, and Privacy Disclosures

Please read and accept below disclosures.

The image shows a mobile device screen displaying a document titled "Consent to Us...". The document is divided into sections, with the first section highlighted in blue. This section contains the following text:

1

"Lender" means The Bank of Lak Mills and its loan processors, loan servicers, agents, and assignees.

"MPower" means MPOWER Financing, PBC, its agents, and assignees.

"We," "us" and "our" mean Lender and MPOWER collectively.

"You" and "your" means the person giving this consent, and includes any additional account or payment information you provide to MPOWER.

"Your MPOWER Product or Electronic Service" means that you apply for, use, or access:

- "Automated" means each and every loan, application, the identity, statements, credit, documents, and other information we provide to you, or that you agree to submit as you agree to our request.
- "Electronic Service" means each and every product and service we offer that you apply for, use, submit or access using the Internet, a website, mobile, messaging services (including text messaging) and/or software applications (including applications including mobile or handheld devices), other ways or in the future.
- "MPower Product" means each and every loan account, product or service we offer that you apply for, use, submit or access, either now or in the future that has the MPOWER

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☐ I acknowledge that I have reviewed and agree to the Consent to Use Electronic Signatures and Receive Electronic Disclosures*

[illegible]

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Loan application – program details

This section asks for information about the school program for which you need the loan

The school and degree you select here is an important input. If either of these change, you will need to submit a new application.

This captures in the application the enrollment status you entered in the eligibility criteria

Current Program
Tell us about the program for which you require an MPOWER loan.

University*
Arizona State University

Degree*
MBA

Major*
Select a major

If you do not find the exact match for your major, please select the closest option.

Is this a Dual degree program?*
☐ Yes ☒ No

Is this a STEM (Science, Technology, Engineering, or Math) program? *
☐ Yes ☒ No

Are you a transfer student to this program? *
No

Program Start Date: *
01/2022

Expected graduation date (month & year) *
08/2023

Cumulative GPA (only if enrolled)
GPA

0-4 international scale. Leave blank if you do not have a GPA yet.

Enrollment status*
Select enrollment status

Enrollment type*
Select

Program type*
Select



Loan Application – previous education

If your previous or current university does not use a U.S. GPA grading system, you will need to convert your grade average to the GPA equivalent. Standardized conversion methods for most grading systems are easy to find online.

Select the tests which were required to apply to the program

Previous Educational Information

If you are a Transfer Student, also include details from the University which you are transferring from.

University*

Country*

Degree*

Major*

If you do not find the exact match for your major, please select the closest option.

Cumulative GPA (only if enrolled)*

Please enter your cumulative GPA for this program.

Test Scores

Indicate which tests were required for admission to your current program.

Standardized*

<input type="checkbox"/> GRE	<input type="checkbox"/> GMAT	<input type="checkbox"/> LSAT	<input type="checkbox"/> MCAT	<input type="checkbox"/> SAT
<input type="checkbox"/> Other	<input type="checkbox"/> Waived	<input type="checkbox"/> Not required		

Language*

<input type="checkbox"/> TOEFL	<input type="checkbox"/> IELTS	<input type="checkbox"/> Duolingo	<input type="checkbox"/> Waived	<input type="checkbox"/> Not required
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[SAVE AS DRAFT](#) [SAVE AND CONTINUE](#)



Loan application – post-graduation plans and ideas

Mention here if you have a job offer for after you graduate

Please note here what country or countries you are currently authorized to work in

Tell us about your goal career

Employment Information

Do you have a post-graduation job offer?
(do not include internship)*

☐ Yes, and I intend to accept the offer
☐ Yes, but I may or may not accept the offer
☐ Yes, but I will decline the offer
☒ No

Select "Yes" if you have employment secured for after you graduate. This does not include internship offers.

Countries where you are currently authorized to work*

Only include United States if you have already secured a visa authorizing full time work (H1-B or similar). Getting an MPOWER loan does not require any specific work authorization.

Do you have an internship offer? *

☐ Yes ☒ No

Select yes if you have an internship offer for your time while studying, over a holiday break, or post-graduation. This does not include on campus or part time employment.

Desired Career Post-Graduation

What is your desired position / career after your graduate?*

Desired work country*

State*

Desired work city*

Employment History

Please provide details of your employment history, if you have any. You are able to add more than one employment record and any part-time and internship positions.

Number of years of work experience*

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Loan application – funds required calculator

Please mention the yearly estimated cost of tuition, living and any other expenses here. Please refer to the college website/I-20 to calculate the cost.

Funds Required - Annually

Provide all expenses you will incur over an academic year.

Estimated tuition cost*

\$ 15000

Estimated cost of living (housing, food, transportation)*

\$ 15000

Estimated additional expenses not listed above*

\$ 0

Semesters until graduation*

4 Semesters

Total estimated costs until graduation (U.S. dollars)*

\$ 60000



Loan application – funds required

Tell us about any other known funds you will apply towards paying for your education such as scholarships, savings, grants or loans. Please list each source separately so that, for example, multiple scholarships will be each entered individually. We will ask for documentation in a later section.

This calculator will subtract other funding sources from your total estimated costs until graduation to recommend a loan amount for you to request from MPOWER

Funding Sources: List All Sources Separately

Include and list all sources of funding for the remainder of your academic program separately, one at a time. For example, two scholarships should be added as two funding sources. You will be asked to provide supporting document for each source of funding listed below.

Funding type* ?

Select

Funding source* ?

N/A

Funding amount* ?

In US Dollars

+ ADD FUNDING SOURCE

Totals Before MPOWER Financing

Cost of Attendance

\$ 60000

Funding Sources Available

\$ 0

Remaining Before MPOWER Funding

\$ 60000



Loan application – funds required

“Total MPOWER funding request” is how much you will need through graduation

“First MPOWER funding amount requested” is for the first academic period. “Academic period” is defined by the individual schools – it may be a quarter, trimester, semester or year. The school’s definition of this will determine when MPOWER disburses funds directly to the school. Loans may also cover a past balance up to six months.

The first disbursement will be for the first academic period. You will need to let us know when you need funds for each subsequent academic period. When these funds are part of the total loan for which you have already been approved, it’s really easy – just hit “request more funds” on your dashboard.

Funding Requested From MPOWER

The maximum total loan amount is \$100,000 between now and graduation. MPOWER funds up to \$50,000 per each academic period.

Total MPOWER funding request, from now until graduation.*

If you are eligible for more or less than this amount, we'll let you know.

\$ 60000

The minimum loan amount is \$2,001. You can borrow up to \$50,000 per academic period and up to a total of \$100,000.

First MPOWER funding amount requested*

\$ 50000

This loan amount will be applied towards the academic period you select.

For Canada Applicants: You must confirm that your requested loan amount aligns with your school's policy. Requesting an amount higher than what your school may accept could significantly delay the disbursement of funds and for any overpayments to be rejected by your school.

Academic period for which you would like the loan applied*

MPOWER loans are disbursed directly to your school to pay for your fees in the academic period you choose. For current students, loans can cover a past balance of up to six months prior.

Fall 2022

Academic period can vary for each school (i.e. quarter, semester, full academic year). Your loan documentation will cover and confirm the details clearly for your review before you sign.



Loan application – funds required

The funding shortfall should come to ZERO after mentioning your funding requirement, funding sources, and requested MPOWER loan .

Please mention any outstanding debt you may have in terms of a loan or credit card payments.

Summary of your financial plan

Your cost of attendance

\$ 60000

Your funding sources

\$ 0

Your MPOWER funding

\$ 60000

Your funding shortfall (the remaining difference should be \$0)

\$ 0

Having trouble? [Download this guide](#) to help you through this part of the application.

Other Debt

Please provide information on any other outstanding debt that you have (i.e. auto loans, credit card debt, mortgages, previous educational loans that will not cover your current academic expenses).

Do you have any additional debt?*

☐ Yes ☒ No

Loan application – agreements

Please read and accept the Truth In Lending Agreement, or let us know if you have any questions.

Please read and accept the credit report authorization policy, or let us know if you have any questions.

Private Education Loan Application and Satisfaction Disclosure
1/3 **38%**

Loan Interest Rate & Fees

Your interest rate is **4.99%**

Your interest rate during the life of the loan is **4.99%**

Loan Fees

Loan Cost Examples

☒ I acknowledge that I have reviewed and agree to the Truth in Lending Act application disclosures



Loan application – submission

Please upload the government authorized ID from the selected options.

Click to submit!

After submitting your application, you will want to keep track of a few remaining steps which you will be able to see on your dashboard.

Review and Submit

Upload Passport or Other Government-issued ID*
Get your loan offer faster!
Get your loan offer faster! Upload your passport to qualify for a real-time decision. Other ID documents accepted with review.

PDF, .jpg, and .png formats are all accepted.
Maximum size per file 5MB.

Select ID Document Type*
SELECT ID TYPE

UPLOAD NOW

Profile

- Basic Information [Edit](#)
- Education Information [Edit](#)
- Employment Information [Edit](#)
- Financial Information [Edit](#)

Military Lending Act Disclosure

MLA.pdf 1 / 1 75% +

MILITARY LENDING ACT DISCLOSURE

If you are a member of the active military, or a spouse or dependant military, and your loan is subject to the provisions of the Military Lending Act, the following apply. (The federal government requires us to provide this notice to you if you are a member of the active military, or a spouse or dependant military, and your loan is subject to the provisions of the Military Lending Act.)

Federal law provides important protections to members of the Armed Forces and their dependants relating to extensions of consumer credit. In general, a member of the Armed Forces and his or her dependant are not

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Loan Application – final steps

Please upload supporting documents as requested. Complete the intro quiz, request credit check and provide references to complete the process.

You can keep a track of the application via the dashboard.

If we need additional information, our relationship manager will reach out to you.

If you want to work on a different application, please select another option from the Application Status section.

Additional Steps

Arizona State University 01-11-2022

Additional steps required

You have not yet submitted your credit check. We need you to do so in order to finalize your loan.

- DO THE INTRO QUIZ
- REQUEST CREDIT CHECK
- UPLOAD DOCS
- PROVIDE REFERENCES
- STUDENT RESOURCES
- REVIEW APP

Application Status

- Eligibility Check
- Application Under Review **Arizona State University 01-11-2022**
- Initial Review Completed - Awaiting Document Submission
- Conditional Offer Sent - Awaiting Document Submission
- Document Submission Complete - Under Review
- Visa Support Letter Available - Awaiting I20 Submission
- Approved Applications
- Other Applications

If you are considering a different university or program, or you need a second loan you can Start a new application. We recommend you to submit your application 60 days before the start of the academic period for which you would like the loan applied.

[START A NEW APPLICATION](#)

If you want to reach out to us, please write to us at mpower.me@mpowerfinancing.com with the email you used to register or via the [contact us page](#) (this is usually a good start for a quick response)