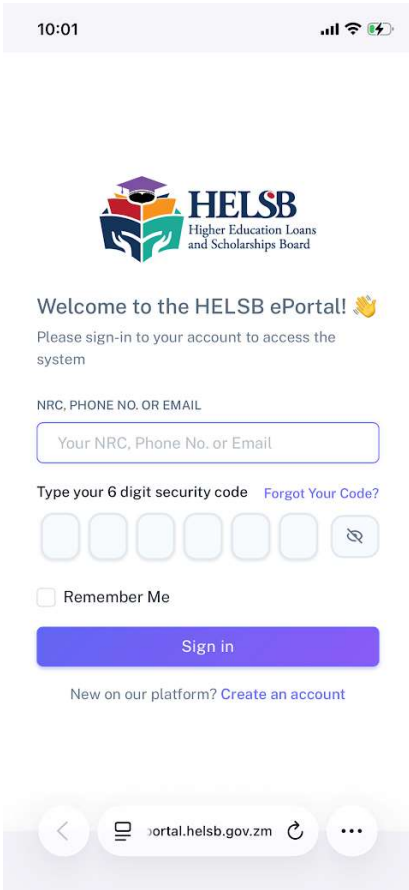


# Loan application Guideline



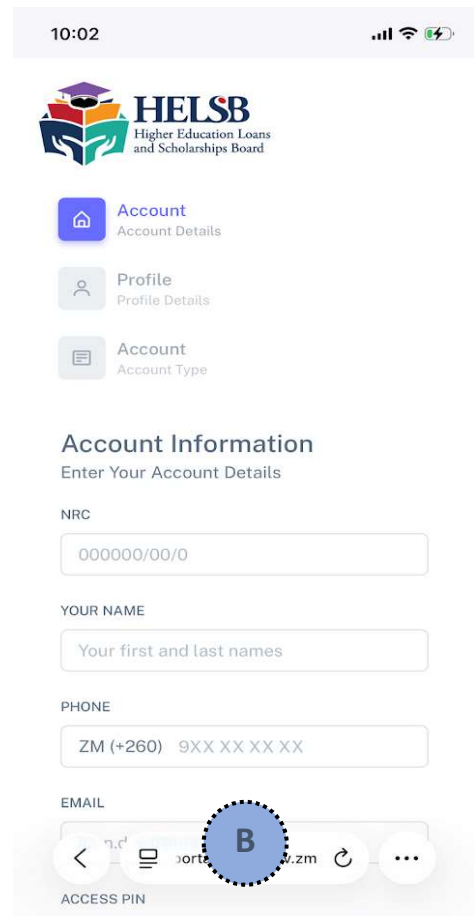
## a. Login Page

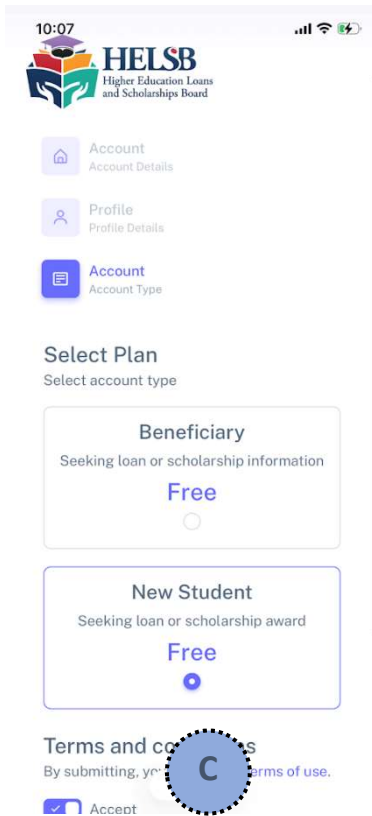
This is the Portal's login page, here the user will be required to either log in or create a new account if they have no account.

To create a new account, the user is to click on the 'Create an account' option.

## b. Account creation

After clicking the 'Create an account' option, the user will be brought to this page, where they are to enter their details as prompted by system.





c.

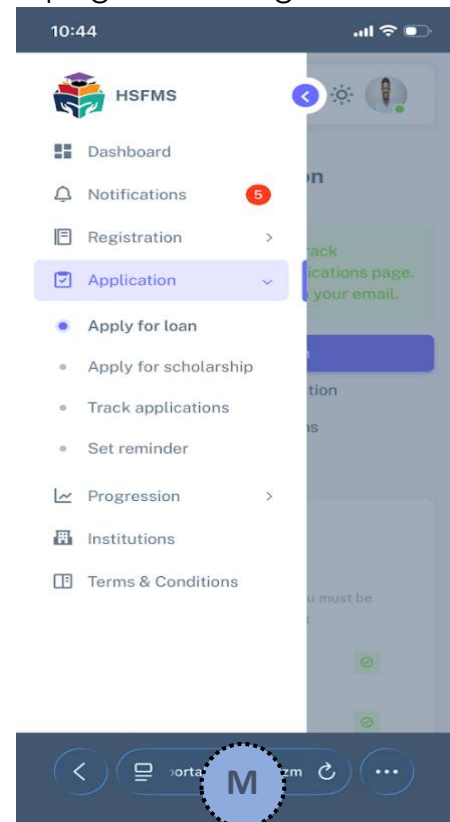
### Account type

After entering their account and profile details, the user is then prompted to select the account type, students applying for student loans are to select **'New Student'**. Loan beneficiaries (Individuals repaying the loan) are to select the **'Beneficiary'** option.

d.

### Menu View

The menu is used to navigate between pages and features. The user is expected to use the menu to go to different pages including the application page to apply and track applications.

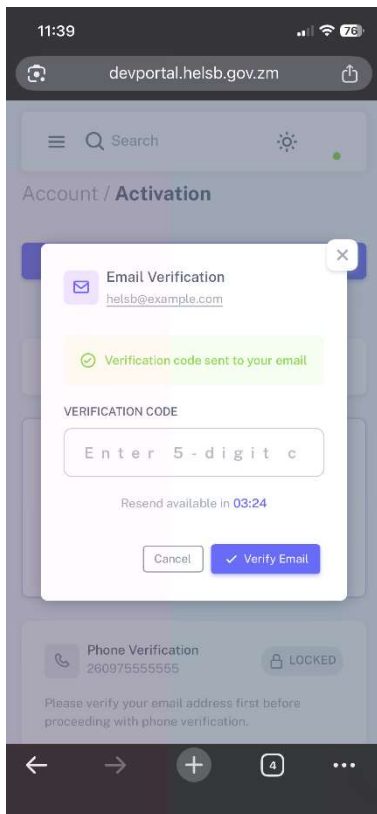


### e. Account Activation

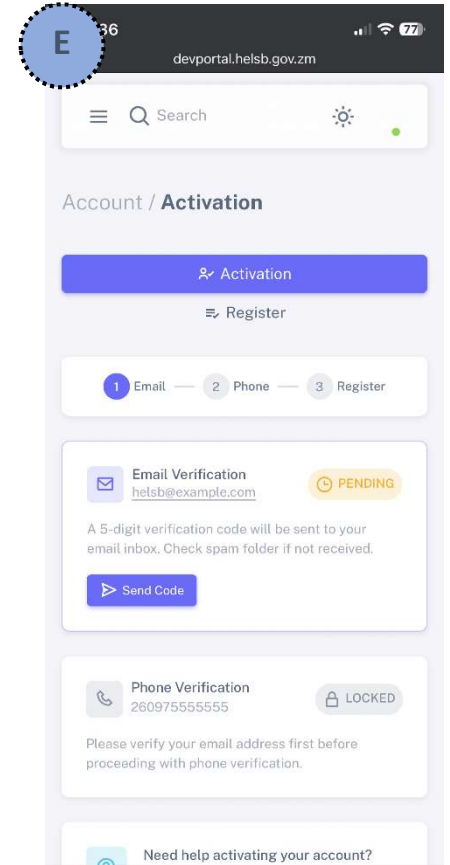
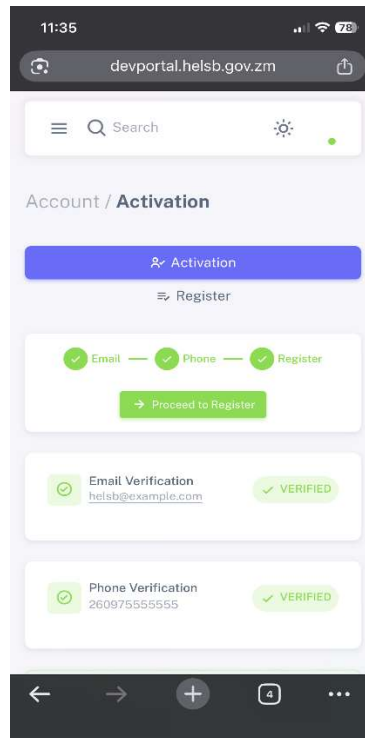
A user's account needs to be verified before they can register or apply for a student loan. to do the they need to verify their email address and mobile number.

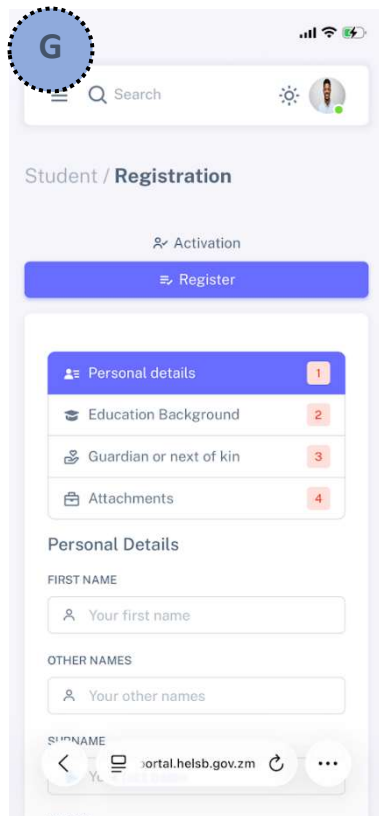
### f. Account Verification

A verification code will be sent to the user's email address and phone number and they are to enter the code on the portal to successfully verify.



F



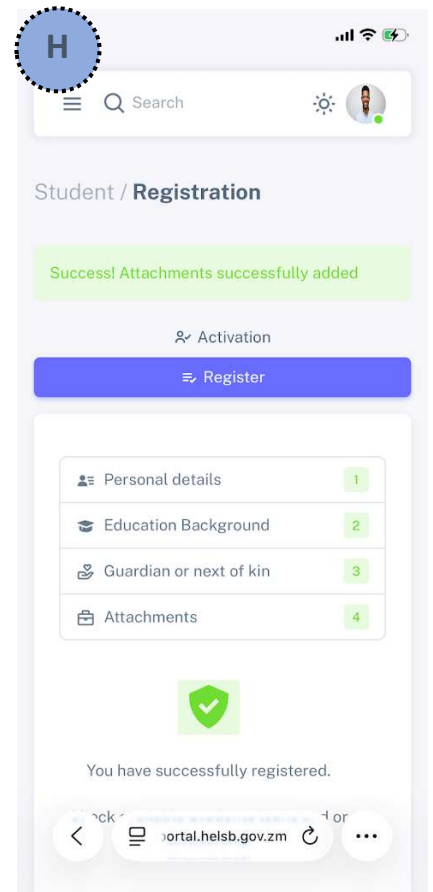


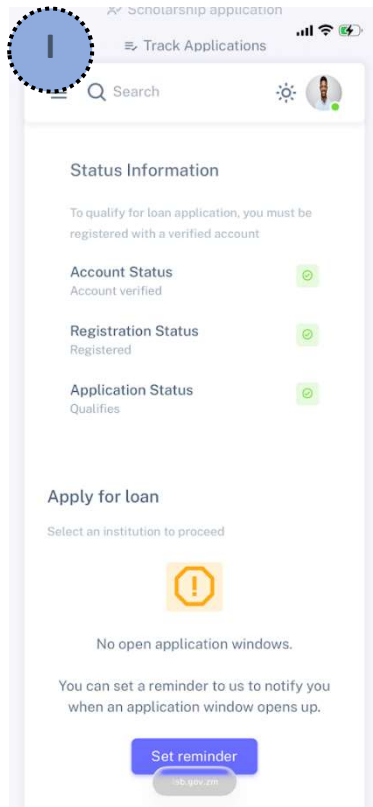
**g. Student Registration**

After account verification and activation, students will now be required to register and enter their personal details, education background, guardian or next of kin details and attachments as prompted by the portal.

**h. Student Registration**

After entering the requested details and uploaded the requested attachments, the user will see a screen as shown on image h.

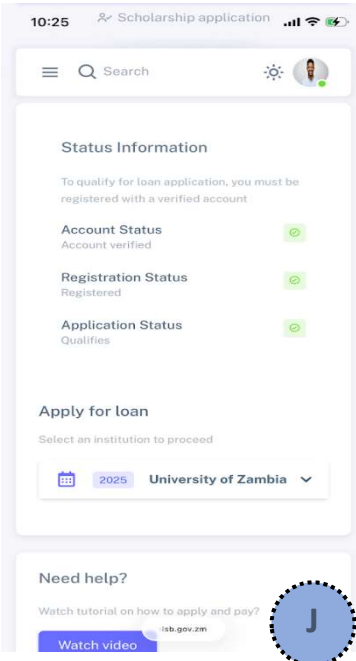




**i. Loan Application**

After the user has verified their account and enter their details and attachments, only then can they apply for a student loan.

To apply for a loan, they are to click '**Application**' on the menu then click on '**Apply for a loan**'. The image i shows a scenario when no application window is open.



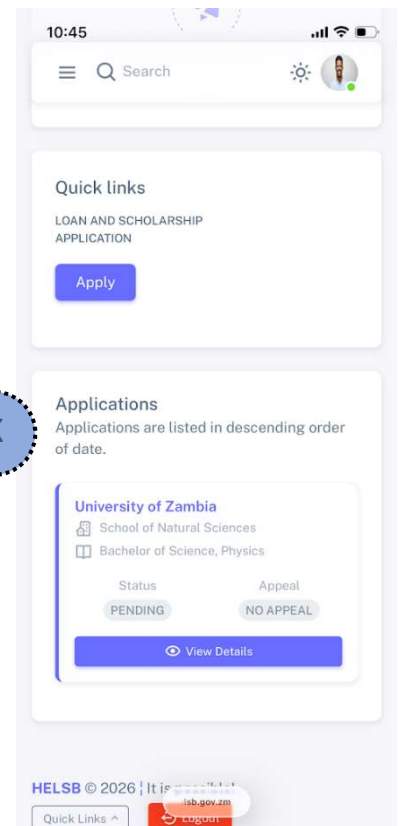
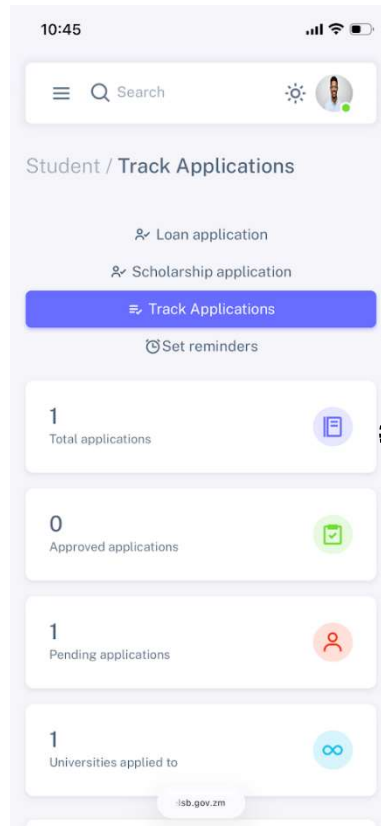
**j. Loan Application**

Once an application window is open, the user will see the university's application window.

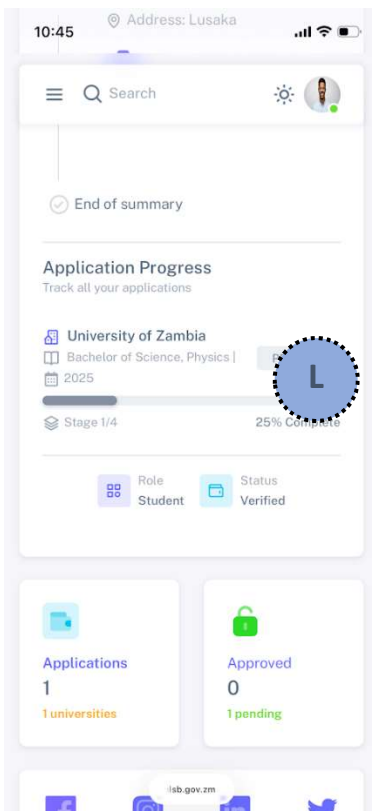
They select what university they want to apply the loan under. When making their application, they will be prompted to enter a few details including the school they're applying under, the program, their student number, the desired rate of sponsorship. They're also prompted to attach their admission letter (PDF) and supporting document (PDF). After which they can proceed to make payment through the portal, a prompt will be sent to their mobile number to enter their pin and approve the payment.

## k. Track Application

To track the application and check for application on the portal, the user is to click the 'track application' option under 'Application' on the menu, here they can see the number of applications under their account and the status of the application



K



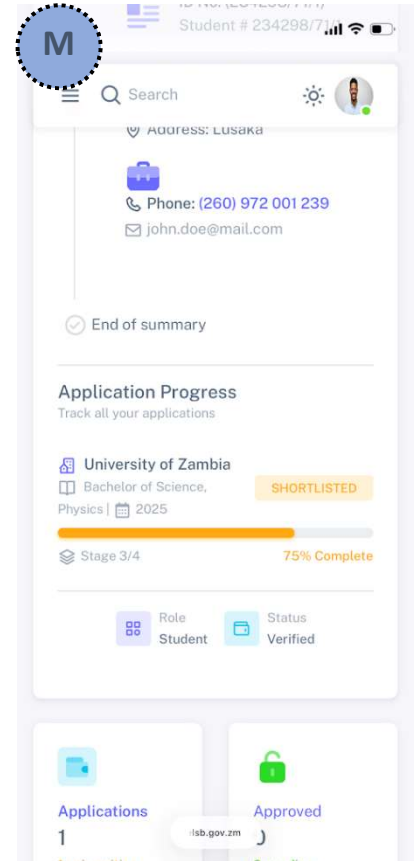
L

## I. Application Progress: 25% Complete

To check for the application progress, the user should navigate to the dashboard and scroll down to track the progress of their application. When an application has been submitted successfully, the application will start with an initial progress of 25%, this means the application has been submitted.

**m. Application Progress: 75%**

The application will then move from 25% TO 50%, this means the application has been verified. After the application may move to 75%, which means the application has been shortlisted and being considered for awarding.



**n. Application Progress: 100%**

Once the application has been awarded, it will have a progress status of 100%, this mean the student loan has been awarded to the applicant.

