

Document checklist for international students



1. Basic information: Verify your identity

☐ Passport photocopy (colored)

A valid passport is required to start your loan application with MPOWER. (If you don't have a passport, you can use a government-issued ID or driver's license as a temporary alternative.)

Make sure:

- The name on the ID matches your loan application.
- Your ID is valid for at least six months from the application date.
- Your ID was issued by your home country listed on your loan application.
- The uploaded photo is clear and legible.



2. Basic information: Proof of address

☐ Home country address

Provide proof of your home country address (the country of your citizenship or the country you have resided in for the last three+ years).

Choose one document from this list:

- Utility bill (e.g., electricity, water, gas)
- Insurance company bill
- Signed lease (e.g., home rental)
- Bank statement
- Loan document (e.g., loan disclosure)
- Physical letter from university (e.g., admission letter)
- Government-issued photo ID or document
- Property tax bill or income tax return

* The document you provide must be valid and **dated within the last 90 days (except ID, admission letter and lease).**

* If you reside with a family member or friend, provide their ID and complete the [MPOWER Relationship Declaration Form](#). This form must be legible and cannot be a Word document.

☐ U.S. or Canada address (only if you're enrolled in school)

Provide proof of your current address in the U.S. or Canada.

Choose one document from this list:

- Utility bill (e.g., electricity, water, gas)
- Insurance company bill
- Signed lease (e.g., home rental)
- Bank statement
- Loan document (e.g., loan disclosure)
- Physical letter from university (e.g., admission letter)
- Government-issued photo ID or document
- Property tax bill or income tax return

* The document you provide must be valid and **dated within the last 90 days (except ID, admission letter and lease).**

* If you reside with a family member or friend, provide their ID and complete the [MPOWER Relationship Declaration Form](#).



3. Academics: Proof of admission to a higher education institution

☐ Admission letter (If not yet started or enrolled for less than one semester)

If your program hasn't started, provide an admission letter or letter of enrollment including your name, school and program name and program start date.

Ensure the information matches your application.

☐ Current university transcript (If enrolled for at least one semester)

If you've completed at least one semester, provide the following:

- **Current transcript** (unofficial is acceptable) showing your name, program name and GPA (within the last 90 days)
- **Recent school invoice** that includes the past due balance, itemization and statement date

☐ Other academic documents (If transferring schools)

If you've started your degree and are transferring schools, provide one of the following:

- **Degree audit** with school and program name and a number of accepted transfer credits
- **Proof of graduation date (official letter from the university):**
 - Your program or admissions office can provide this document.



4. Past experience: Academic and professional qualifications

☐ Educational background

Provide all suitable documents from this list:

Transcripts:

- **If you have graduated from a U.S. university:** Provide the final transcript for the entire program.
- **If you have graduated from a university outside the U.S. and are pursuing a postgraduate certificate program:** Provide the degree certificate or transcript showing your name, the school's name, attendance dates and grades.

Test scores:

- **If you have scored above 80 percent in any of the standardized tests or English proficiency tests**, we will also need the following:
 - An English proficiency exam score report (TOEFL, IELTS, Duolingo, etc.)
 - A standardized exam score report (GRE, GMAT, LSAT, MCAT, NBDE, SAT, ACT, etc.)

Proof of STEM:

- **If your program is a STEM-designated program:** Provide an email or physical letter from your school confirming your course/program is a STEM-designated program. This document must include your name, the school's name and the program's name. You can also share a screenshot from the school website where it mentions that your program is a STEM program.

Ensure that the names on the documents match the application and that all documents are valid and authentic.

☐ Professional work experience

If you're employed while applying for an MPOWER loan:

- Provide a pay stub or job offer letter.

If you have a postgraduation job offer:

- Provide your postgraduation job offer letter that includes your name, the employer's name and your salary information.

Ensure names on the document match the application and that all documents are valid and authentic.



5. Financial information: Additional funding and debt

☐ Additional sources of funding

If you have other funding sources or debt mentioned in your application, provide relevant documents. This can include:

- **Scholarships:**
 - Award letter with terms (amount, the term applicable, etc.)
 - Admission letter or I-20 if it includes scholarship details
 - Documents stating scholarship amount allocation and renewability (if applicable)
- **Grants and corporate/government sponsorships:**
 - If your employer is a sole proprietorship: Provide a recent bank statement (within the last 90 days), signed and dated "Sponsor Support Letter" (download from your [MPOWER Dashboard](#)) and proof of business ownership.
 - If your employer is a large corporation: Provide a letter on company letterhead that includes your name, sponsored amount and sponsorship terms.
 - If you have government sponsorship: Provide a letter on government letterhead that includes your name, sponsored amount and sponsorship terms.
- **Family sponsorships:**
 - Sponsor's recent bank statement (within the last 90 days)
 - Sponsor's investment accounts (e.g., mutual funds or brokerage accounts)
 - Signed and dated "Sponsor Support Letter" (download from your [MPOWER Dashboard](#)).
 - Sponsor's colored government-issued photo ID
- **Personal funds**
 - Recent bank statement (within the last 90 days)
 - Investment accounts (e.g., mutual funds or brokerage accounts) to be dated within the last 90 days

Ensure names on the documents match the application and that all documents are valid and authentic.

☐ Existing debt and non-MPOWER student loan

If you have an active home mortgage, auto loan, student loan or other personal loan, provide the documentation that includes your name, outstanding balance, interest rate and loan term.

Ensure names on the documents match the application and that all documents are valid and authentic.



6. Immigration documents: Confirmation of your immigration status

☐ Visa

A copy of your visa is required once your MPOWER loan is approved. MPOWER will provide you with the support letter to assist you in obtaining your U.S. or Canadian visa.

Once you receive your visa, upload the visa page to your [MPOWER dashboard](#).

A valid visa is required before your loan disbursement.

