

Document checklist if you have **completed at least one semester**



1. Always required documents

☐ Government-issued photo ID

Documents you might need:

- Passport | National ID | EAD | PR card

Document tips and requirements:

- Share a current, valid photo ID
- ID with your full name, date of birth and citizenship country

Note: If you're not an international student and your photo ID doesn't show your citizenship status, please provide any valid government-issued photo ID plus a document confirming your status. Examples:

- DACA: USCIS Form I-766 or I-821D
- U.S. Citizen: Birth Certificate or Certificate of Naturalization
- Asylee/Refugee: USCIS Form I-589 (submitted) or I-590 (approved)

☐ Proof of home country address

Documents you might need:

- **Dated within the last 90 days:** Utility bill | bank statement | loan/insurance statement | paystips | notarized letter from a local government
- **Valid:** Admission letter/Documents from school | Standardized/English proficiency test scores | Lease or rental agreement | Government-issued ID showing your home country address (passport, national ID).

Document tips & requirements:

- **If the document isn't in your name, we'll need:**
 - A Relationship Declaration Form ([attached](#))
 - A valid photo ID of the person whose name is on the document

Note: If you are a U.S. citizen, DACA recipient, permanent resident or refugee, please provide proof of a U.S. address.

☐ Proof of current academic performance

Documents you might need:

- Current transcript | degree audit (if applicable)

Document tips and requirements:

- Shows your full name
- Includes the name of your school and campus (if applicable).
- Shows your program and degree
- Includes all terms and credits completed with GPA.
- **STEM program note:** If you've marked your program as a STEM degree, please double-check that it qualifies as one. If we can't verify this, we may ask for additional proof.

☐ Tuition Invoice

Documents you might need:

- Tuition invoice | payment transaction history or statement

Document tips and requirements:

- Make sure your full name and the school's name are on the document.
- Should be dated within the last 90 days.
- Provide the current balance due and any payments made for previous semesters if applicable.

☐ Immigration document

Documents you might need:


- Visa | Study permit | EAD | PR card | I-589 | I-797

Document tips & requirements:

- Include a valid immigration document to confirm your status in the country where you'll be studying.
- Ensure the document clearly shows your name and date of birth.



2. Required documents if you have additional funding sources

 **Pro tip** Share all your funding sources to support your studies, like personal savings and scholarships. Having more sources may increase the likelihood of loan approval. If you don't have additional sources, that's fine. We'll review your application as it.

☐ Scholarships or grants

Documents you might need:

- Admission letter | scholarship award letter | grant letter

Document tips and requirements:

- Includes your name, school and program details.
- Shows the scholarship/grant amount for the current and upcoming terms.
- Indicates if its renewable and any conditions that apply.

☐ Personal savings

Documents you might need:

- Savings | certificate of deposit (CD) | fixed deposits (FD)
- **Note:**
 - Only bank statements are accepted.
 - Investment statements are not accepted.
 - Business accounts are not considered.

Document tips and requirements:

- Shows the account holder's full name
- Shows the closing balance (in INR, NGN, USD, etc.)
- Dated within the last 90 days



3. Do you have a job offer after graduation?

☐ Job offer letter

Documents you might need:

- Job offer letter | letter from employer

Document tips and requirements:

- Include your name, job start date and job title.
- Specify whether the job is full-time or part-time.
- Mention the employment type (internship, permanent or contractual).
- Include your gross annual salary and the currency (INR, NGN, USD, etc.).
- Make sure the document is on company letterhead and shows the company name and location.
- Do you have existing debt with anyone other than MPOWER?



4. Do you have existing debt other than an MPOWER loan?

☐ Debt documentation

Documents you might need:

- Loan disclosure | most recent bill

Document tips and requirements:

- Includes the loan type (e.g., car, mortgage).
- Specifies the outstanding balance, terms and interest rate
- Includes your name and the lender's name.
- Dated within the last 90 days.



5. Additional documents we might need

- ☐ Depending on your profile, we might need a few more documents. Don't worry — we'll reach out and let you know exactly what's needed as soon as we review your application.