

# 新手填表指南

我们明白填写申请表是一件令人头疼的事。因此我们特别制作了这份新手指南，手把手教您完成整个留学贷款申请。我们向您保证，整个流程不超过 30 分钟！

小贴士：请全部用英文填写，带星号\*为必填项。

## 1. Basic Info（基本信息）：

申请过程中，请尽可能多的提供信息。您提供的信息越完备，我们处理申请的速度就越快。

### 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 \* - 称呼

First name \* - 名

Last name \* - 姓

Preferred name - 您愿意被称呼的名字

点击小倒三角下拉菜单，选择适合您的称呼。Mr. 先生、Ms. 女士、或 Mrs. 已婚女士。

## 2. Identity Info (身份信息) :

### Identity Info

Citizenship country \* - 国籍

China

Immigration Status in United States\* - 在美国的移民身份

Non-Citizen (have or will need visa)

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

Identification Number \* - 身份证件号码

我已持有美国签证, 选 Yes 是, 或 No 否

Please enter your passport number 此处请输入您的护照号

如果您没有美国社会安全号码(SSN), 请点击此处打勾

☐ I do not have US Social Security Number (SSN)\*

US SSN\* - 美国社会安全号码

Your US Social Security Number 此处请输入您的社会安全号码



We protect your data using 256-bit encryption

Date of birth \* - 出生日期

As mm-dd-yyyy 格式: 月 - 日 - 年, 如: 11-13-1988

Upload your passport - 上传您的护照

Please upload a photo or scan of the main page. PDF, jpeg or png.

UPLOAD NOW

点击此处上传您的护照首页照片, 格式 PDF、jpeg 或 png

如您希望稍后再上传, 请点击此处打勾

☐ Will do it later

点击小倒三角下拉菜单, 选择符合您的身份。

1. Permanent Resident 永久居留身份

2. Non-Citizen 非公民 (已有或需要签证)

3. DACA Student 《童年入境暂缓递解计划》受益人

\*如果您在中国出生长大, 一般选非公民

3. Contact Info (联系方式) :

## Contact Info

您目前是否住在美国? 选 Yes 是, 或 No 否

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

**Personal email \*** - 个人邮箱地址

例: xxxxx@mpowerfinancing.com

**Alternate personal email** - 备用邮箱地址

Please enter your alternate email address 此处请输入您的备用邮箱地址

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

**Mobile number \*** - 手机号

+(country code) xxxxxxxx 格式: +(国家号) xxxxxxxxxxxx

**Alternate phone number** - 备用手机号

+(country code) xxxxxxxx 格式: +(国家号) xxxxxxxxxxxx

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

#### 4. Permanent Address（长住地址）：

请在这部分填写您长期居住的家庭地址，可与您当前居住的地址不同。

## Permanent Address

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

**Address line 1 \*** - 地址栏第一行

Street address, P.O. box, c/o 街道名、街道号、行政分区

**Address line 2** - 地址栏第二行

Apartment, Suite, Unit, Building, Floor, etc. 楼号、单元号、房间号

**City \*** - 城市名

**Country \*** - 国家名

**Zip Code** - 邮政编码

这也是您当前的居住地址吗？选 Yes 是, 或 No 否。如选择“否”，则需在跳出的新地址栏中填写当前地址。

Is this also your current address? ☒ Yes ☐ No

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

- 您可以随时登陆您的个人页面更新以上信息。

## 5. Electronic Signature and Telephone Disclosures（电子签名及电话呼叫授权）：

请仔细阅读以下协议内容，并点击方框处打勾。

### Electronic Signature and Telephone Disclosures

Please read and accept below disclosures.

**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 consent:

- "Lender" means The Bank of Lake Mills and its loan processors, loan servicers, agents, and

[Click here to download the PDF version of this file.](#)

☐ I acknowledge that I have reviewed and agree to the Consent to Use Electronic Signatures and Receive Electronic Disclosures\* - 我已阅读并同意使用电子签名和接收电子信息披露。

You agree that the Lender, MPOWER and any of their affiliates, agents, service providers or assignees (including, but not limited to, any holder of the loan and the servicer of the loan) (any such party, an "Authorized Party") may use an automatic telephone dialing system to call you, leave you a voice, prerecorded, or artificial voice message, or send you a text, e-mail, or other electronic message for any purpose related to your accounts (each a "Communication"). You agree that an Authorized Party may call or text you at any telephone number that you provide in connection with your accounts, including cellular telephone numbers, and may send an e-mail to any email address that you provide in connection with your accounts. You also agree that an Authorized Party may include your personal information in a Communication. We will not charge you for a Communication, but your service provider may. In addition, you understand and agree that an Authorized Party may always communicate with you in any manner permissible by law that does not require your prior consent. You have authority to provide this consent because you are the subscriber of the telephone number or you are a customary user who has authority to consent to these communications. If you wish to revoke your consent to be contacted using an automatic telephone dialing system and/or an artificial or prerecorded message to your cellular telephone number, contact the loan servicer at (707) 417-3800 and identify your name.

[Click here to download the PDF version of this file.](#)

☐ I acknowledge that I have reviewed and agree to the Telephone Consumer Protection Act Disclosures\* - 我已阅读并同意《电话消费者保护法》授权的信息披露。

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## 6. Current Program（正在申请/就读的项目）：

给我们讲讲您需要贷款就读的这个项目。

### Current Program

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

University\* - 学校

此处默认为您在 Check Eligibility 环节填写的学校，例：Harvard University

School\* - 学院

此处默认为您在 Check Eligibility 环节填写的学院，例：School of Law

Degree\* - 学位

Select degree

点击小倒三角  
下拉菜单，选  
择您正在或将  
要就读的学位

Major\* - 主修专业

Start Date\* - 开课日期

Anticipated Graduation Date\* - 预计毕业日期

此处默认为您在 Check Eligibility 环节填写的毕业日期，例：07/2019

这是双学  
位吗？  
选 Yes 是，  
或 No

Is this a Dual degree program?\*

☒ Yes

☐ No

Degree 2 - 第二学位

Select degree

Major 2 - 第二专业

Is this a STEM (Science, Technology,  
Engineering, or Math) program? \*

☒ Yes

☐ No

这是 STEM 专业吗？(包  
括科学、科技、工程或数  
学) 选 Yes 是, 或 No 否。

GPA - 绩点 (算法见下)

0

Please enter your cumulative GPA if you are already enrolled in this program. You may also leave this section blank if you do not have a GPA. - 如您正在/已经就读该项目, 请填写您的 GPA。如没有, 可不填。

Enrollment status\* - 课程注册情况

Select enrollment status

Enrollment type\* - 课程注册类型

Select

点击选择全日制 (fulltime), 或部分时制 (part-time)

Program type\*

Select

点击选择在校就读(on campus)、网络课程(online)或两种形式混合(blended)

点击小倒三角下拉菜单, 选择这是您开始就读该项目的第几年。

How to calculate GPA (如何计算绩点):

标准算法: A = 4.0, B = 3.0, C = 2.0, D = 1.0, F = 0.0

如您的分数是百分制: 90 - 100 为 4.0 (A), 80 - 89 为 3.0 (B), 70 - 79 为 2.0 (C), 60 - 69 为 1.0 (D), 60 分以下为 0 (F)。

例: 如某学生的五门功课的学分和成绩为:

A 课程 4 个学分, 成绩 92(A), 应得点数为  $4 \times 4 = 16$ ;

B 课程 3 个学分, 成绩 80(B), 应得点数为  $3 \times 3 = 9$ ;

C 课程 2 个学分, 成绩 98(A), 应得点数为  $2 \times 4 = 8$ ;

D 课程 6 个学分, 成绩 70(A), 应得点数为  $6 \times 2 = 12$ ;

E 课程三个学分, 成绩 89(B), 应得点数为  $3 \times 3 = 9$ 。

以上五项成绩的 GPA 计算公式:

$$\text{GPA} = [(4 \times 4) + (3 \times 3) + (2 \times 4) + (6 \times 2) + (3 \times 3)] / (4 + 3 + 2 + 6 + 3) = 3.0。$$

Additional education history & Test Scores（其他教育经历及测试成绩）：

Additional education history

University\* - 学校

University

Country\* - 国家

Degree\* - 学位

Select degree

Major\* - 主修专业

GPA - 绩点（算法见上）

GPA

Please enter your cumulative GPA if you are already enrolled in this program. You may also leave this section blank if you do not have a GPA. - 如您正在/已经就读该项目, 请填写您的 GPA。如没有, 可不填。

+ ADD NEW

如您有更多教育经历, 点击此处添加

If you have additional educational history, please use the space below.

Test Scores - 测试成绩（请选择您当前申请/就读的项目所需的测试）

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

Standardized\* - 标准化测试

☐ GRE

☐ GMAT

☐ LSAT

☐ MCAT

☐ SAT

☐ Other

☐ Waived

☐ Not required

选择测试类型后, 请在跳出的空白栏中填写您的成绩。

Language\* - 语言水平测试

☐ TOEFL

☐ IELTS

☐ Waived

☐ Not required

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## Employment Information & Post-graduation career plan (工作经历及毕业规划)

### Employment Information - 工作经历

Do you have a post-graduation job offer? \*

☐ Yes ☒ No

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

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.

您是否获得了毕业后的工作聘书？选 Yes 是, 或 No 否。

您是否获得了实习聘书？（包括在校期间或毕业后，不包括校内工作）选 Yes 是, 或 No 否。

### Desired Career Post-Graduation - 毕业后期望的工作方向

What is your desired position / career after your graduate? \* - 您希望毕业后从事何种工作？

Desired work country \* - 您希望工作的国家是哪里？

Countries where you are currently authorized to work \* - 您目前有资格在哪些国家工作？

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

如您已取得 H1B 工签，请选择美国

### Employment History - 工作经历

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 \* - 就业年数

如您选择 0 以上的年数，请在跳出的空白栏中填写工作起始年月、雇主、工作类型及年薪(需换算成美元)。

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到这里已经是最后一步啦！

Financial Plan（理财计划）：

这部分我们将帮您计算完成学业所需要的贷款数额。需要您提供的信息包括：预计学费、预计生活费、就读年数等。

小贴士：费用信息您可以登陆学校网站查看，也可以发邮件或电话询问学校的工作人员。

理财计划怎么填？请看 MPOWER 的官方填表指南。

阅读地址：<https://registration.mpowerfinancing.com/images/Loan-Application-101-Financial-Plan-Guide-2018.pdf>