



Helping students around the world achieve their dreams.

MPOWER Partner Onboarding

Version 2.0
October 2024



Welcome to your partnership journey with MPOWER

We're so excited to call you a partner. Founded by and for international students, MPOWER's purpose is to provide students from around the world with the funds and resources they need to achieve their dreams. We have funded over 15K students in their study abroad journey. We're delighted to combine our expertise with yours in service of helping even more students around the world. Thank you for partnering with MPOWER – let's help thousands of international students achieve their dreams of studying abroad on their way to personal and professional success.

Loan Overview

We're a global leader in International student financing.

As a mission-driven Public Benefit Corporation headquartered in Washington D.C., MPOWER Financing believes everyone has a future worth supporting. We collaborate with banks and investors to provide innovative, forward-looking international student loans, supporting students at over 400 renowned universities and colleges in the U.S. and Canada.

Our goal is to help students worldwide succeed academically, professionally and financially.

Our success has helped us garner support from leading corporations and banks, including Goldman Sachs, ETS and Deutsche Bank. In 2023, MPOWER was proudly certified as a B Corporation™.



Best student loan
for international students



Best student loan for
international students (2024)

Official International student loan partner



Support from top corporations and banks



As of 2024, MPOWER has approved over US\$2 billion in student loans for more than 40,000 students worldwide.



U.S. & Canada

We provide loans to students studying in various states/provinces in the U.S. and Canada.



400+ schools

We support students at 400+ colleges and universities in North America.



US\$2 billion in loans

To date, we've approved over US\$2 billion for international student loans.



190+ countries

We support students from 190+ countries and regions.

Our loans make student dreams possible.

★ ★ ★ ★ ★

✔ Verified

Feb 5, 2024

Dream Made Possible

I would say, that Mpower has made my dream come true. I always aspired someday to pursue my higher education in the United States but I didn't know how, but by the help of this God-sent Organization I'm now living the dream and this Spring is my First Semester at the University of Delaware Pursuing Masters in Business analytics and information management. Thank you Mpower.

Date of experience: January 18, 2024

★ ★ ★ ★ ★

Updated Apr 30, 2023

Thank you Mpower for helping me pursue my dream.

Mpower helped me pursue my dream. Gave a note on the offer almost instantly. Sent the visa support letter in a week. The response time for queries was quick. The relationship managers they assign behaved really professional and polite. Overall a winner in the education loan market and clearly above it's competitors.

Date of experience: April 29, 2023

★ ★ ★ ★ ★

✔ Verified

Feb 4, 2024

MOWER made my dream a reality

MOWER made my dream a reality, I now have the liberty of pursuing my studies without stressing much about finances.

Date of experience: February 02, 2024

★ ★ ★ ★ ★

✔ Verified

Jan 8, 2024

Mpower made my dream possible

I had no funding, Mpower believed in my dream and funded me. If not for Mpower I couldn't afford to do my masters. Any question I had, upon reaching out to them I was assisted throughout by Mr. Saga Potunuru. Thanks to Mpower for the opportunity.

Date of experience: January 06, 2024

*The images shown on this slide are authentic screenshots of reviews written by international students on Trustpilot; please pardon any grammar mistakes.

Key loan features and Path2Success program

Loans designed for the unique needs of international students.



Powered by future potential

- No guarantor/cosigner or security/collateral required
- 400+ MPOWER-eligible schools in the U.S. and Canada
- We support a wide variety of degrees



Low rates and high limits

- Loans from US\$2,001 to US\$100,000
- Competitive, fixed interest rates that will never increase
- No upfront fees and pre-closing charges
- No loan insurance required



Reliable and fast application process

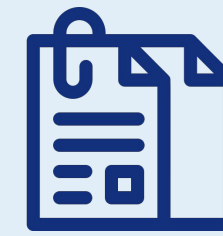
- Instant conditional loan offer upon submitting application
- Quick approval process with seamless disbursement directly to the school in USD
- No prepayment penalties
- Dedicated relationship manager for personalized student support

Competitive terms help students succeed financially.



Competitive interest rates and fees

- **Fixed interest rate:** 10.99% (11.92% APR) to 15.99% (17.08% APR)
 - Auto pay discount: 0.25% with auto pay
(available only for U.S. and Canadian bank accounts)
- **Origination fee:** 5% added to the borrowed amount, no upfront payment required
- **No application or hidden fees** and **no pre-closing charges**
- [Loan repayment examples](#)

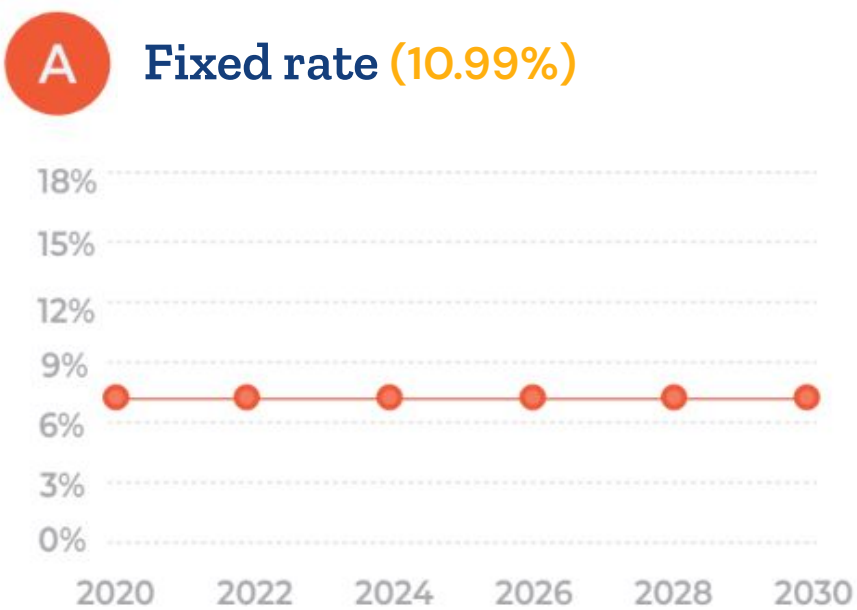


Easy repayment terms

- **Interest-only payments** while in school keeps costs low
- **10-year loan repayment period** starting six months after graduation, with **no prepayment penalties**
- Online repayment available in over 140 currencies and timely repayment helps **build U.S. credit history**
- Our loan is eligible for **tax deductions** and **employer repayment support programs** in the U.S.

Fixed rates ensure predictable monthly payments

A fixed rate is less risky – students' rates will never change. In contrast, a variable rate is highly dependent on market conditions; when interest rates rise, students pay more each month.



Path2Success unlocks exclusive career services for every MPOWER student borrower – providing support beyond funding.



Accepted



Enrolled



Graduated

Visa support

- A free visa support letter
- U.S. visa support via our partner, Catalyst Gem, including a free visa preparation course and discounted offers for mock interview and 1:1 coaching
- Canada visa support via BorderPass with exclusive and discounted access to Canadian immigration experts





















Financial tools

- Pre-qualified credit card and bank account in the U.S.
- Pre-qualified bank account in Canada
- Free personal finance resources tailored for international students

Career services

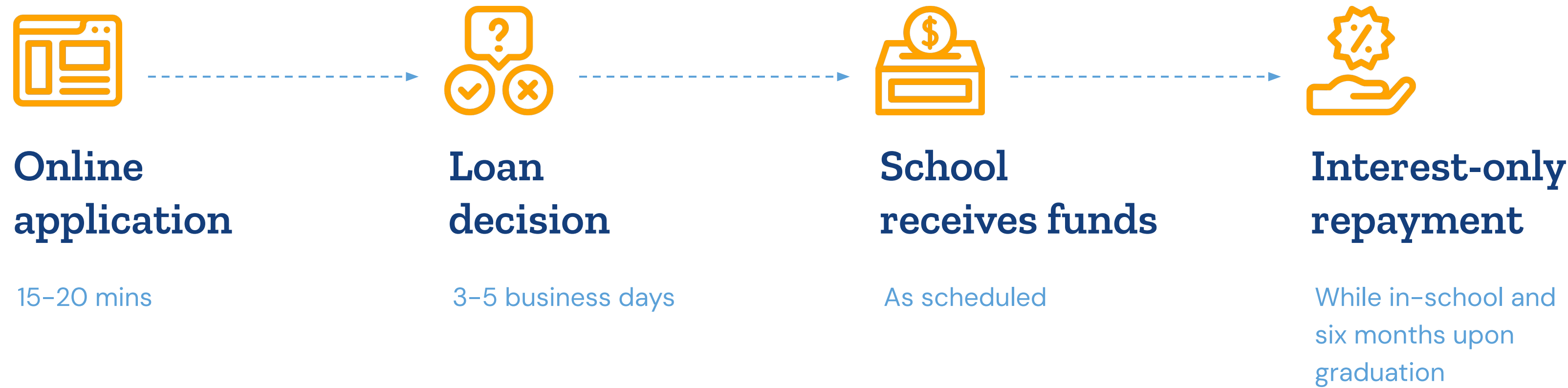
- Internship and job search tool for F-1 students in the U.S.
- AI resume builder matching job description
- Immigration-friendly job search and profile builder
- Customized resume builder offered to accelerate career success

MPOWER provides support that goes beyond funding

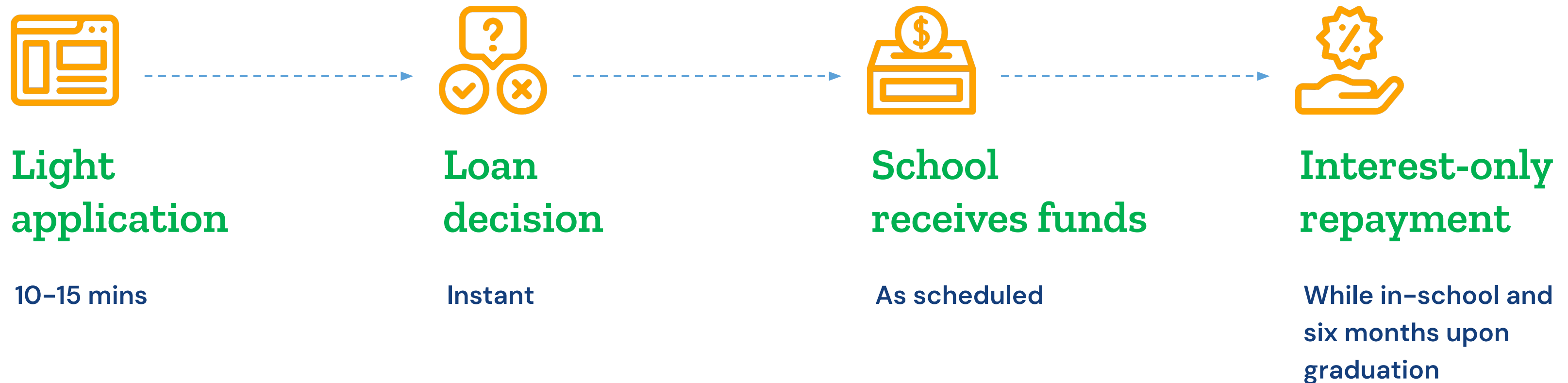
| Loan features |  | Other private lenders | Banks |
|---|---|---|---|
| Fixed interest rate |  | Varies |  |
| No cosigner required |  | Varies |  |
| No collateral required |  |  |  |
| 100% digital application |  |  |  |
| Complimentary visa support |  |  |  |
| Complimentary career services |  |  |  |
| Pre-qualified credit card and bank account in the U.S. and Canada |  |  |  |

Loan application process

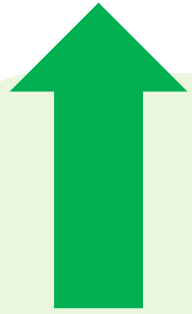
Our online loan application is quick and intuitive. Here’s what a typical student application journey looks like:



For STEM applicants, our application experience is faster, simpler and include real-time document checks.



Drive conversions from high-value applicant segments.



Example factors that increase likelihood of approval

- Admitted into a competitive school or program with **high postgraduate salaries**
- **Pursuit of business or STEM-designated studies** in a postgraduate degree type (e.g., master's in computer science or data science, MBA, etc.)
- **High test scores** relevant to the degree (e.g., GRE, GMAT, MCAT, LSAT, ACT, SAT)
- **High English proficiency scores** (e.g., TOEFL, IELTS, Duolingo)
- **Relevant work experience** in desired field
- **Additional funding sources**, such as scholarships, savings or earnings to supplement a student loan

- **Low GPA** in the current or most recent program (only for enrolled students)
- **High "gap"** – meaning the cost of the program exceeds typical postgraduation salaries that could be repaid by a student loan alone
- **Non-STEM majors** – International relations
- **Missed payments or delinquencies** on U.S., Canada or home country credit report
- **Relevant work experience** in desired field
- **High existing debt** such as mortgage, auto, other student loans, credit card, etc.



Example factors that lower likelihood of approval



Empowering the
brightest minds
in the world to get
top education.

