



**Student Financing Management Information System**

**STUDENT'S USER MANUAL**

## **Introduction**

The Student Financing and Management System is an online web application that is designed to facilitate students in Malawian universities to apply for loans and grants through the Higher Education Loans and Grants Board (HESLGB) as well as checking their loan balances.

The system also facilitates graduates who are repaying their loans by providing them with access to transactions in their loan account.

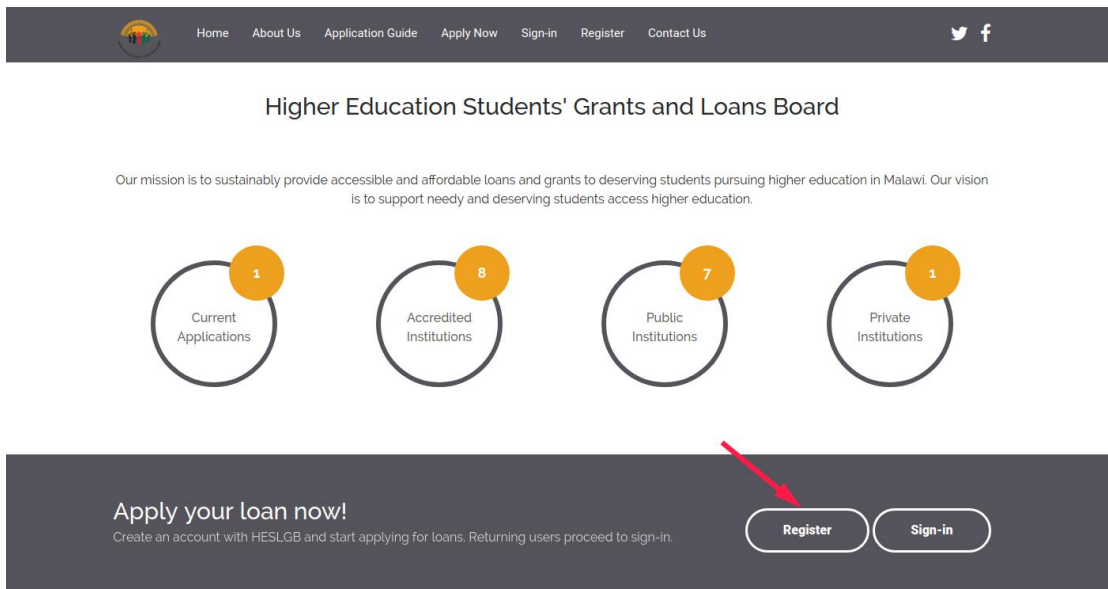
The system is accessible from anywhere in the world through the Internet.

## Getting started

1. To access the system, go to HESLGB website [www.heslgb.mw](http://www.heslgb.mw) and select SFMIS. If you are a student in the university, you need to create an account to access the system functionality.



2. Select **Register** if you are accessing the system for the first time, otherwise select **Sign-in**.



[Application Guide](#)

- You will be asked several questions that you are supposed to give correct answers to all of them at once. These questions are based on the information that you had provided during application of university entrance through NCHE.

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## New Registration

To start applying for loans, you first need to sign-up and have an account for the loan application service. This account is to be used to follow-up on your loan application status and further giving you loan details if granted one.

If you graduated before the year **2018** please click [here](#).

### Step 1: Authenticate yourself

Please authenticate yourself by answering the questions below to proceed creating an account with us. All answers are supposed to be correct.

What is your registration number?

What is your date of birth?

Verify

- If all questions are answered correctly, you will be taken to another page where you shall be required to create an account on the system. Here you will need to provide your email address that eventually shall be your unique identity in the system. Also provide your password.

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## New Registration

To start applying for loans, you first need to sign-up and have an account for the loan application service. This account is to be used to follow-up on your loan application status and further giving you loan details if granted one.

### Step 2: Continue to create account

We have verified that you are **James Mapeto** of **DMI-St John The Baptist**. Please proceed to provide your new account details.

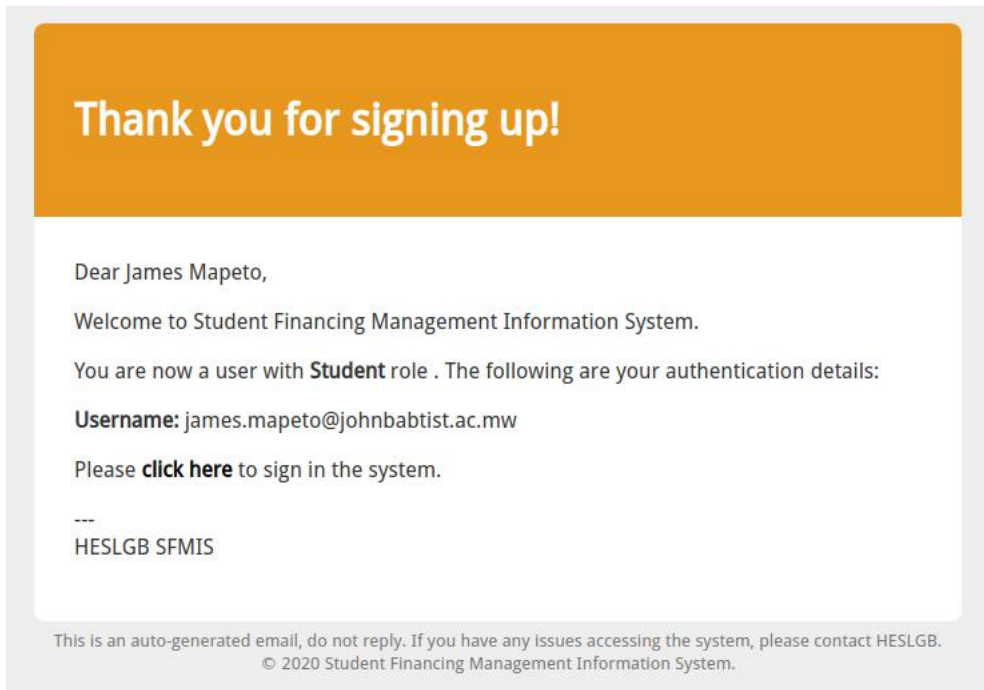
E-Mail Address

Password

Confirm Password

Sign-up

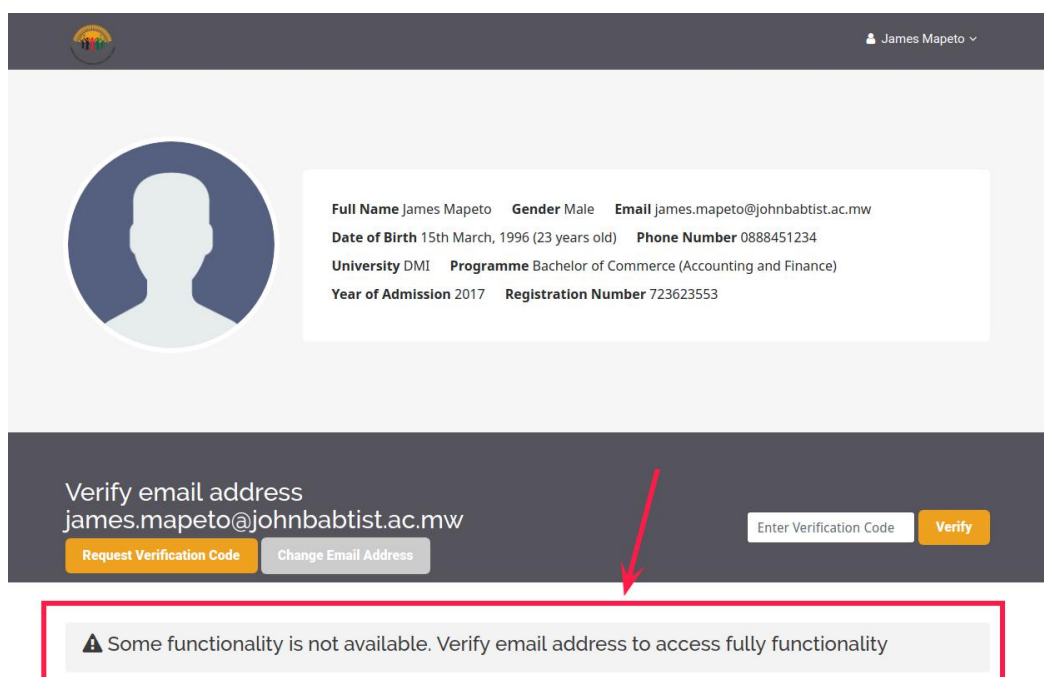
- You will receive a welcome email in your mailbox (the email address supplied during registration) when the registration is successful.



- The system automatically signs you in after a successful registration and you shall be greeted with a message asking you to verify the email address that you provided.

Select **Request Verification Code** if the address displayed is correct and the system shall send a verification code to your email address. Copy it and enter it where it says **Enter Verification Code** and click **Verify** to complete.

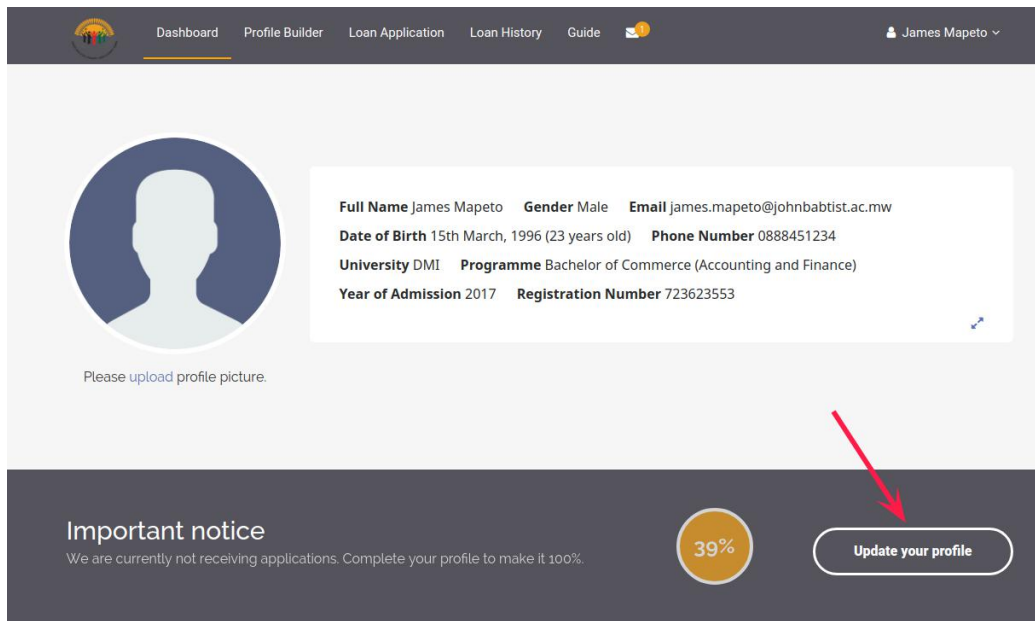
If the email address displayed is incorrect, select **Change Email Address** to correct it.



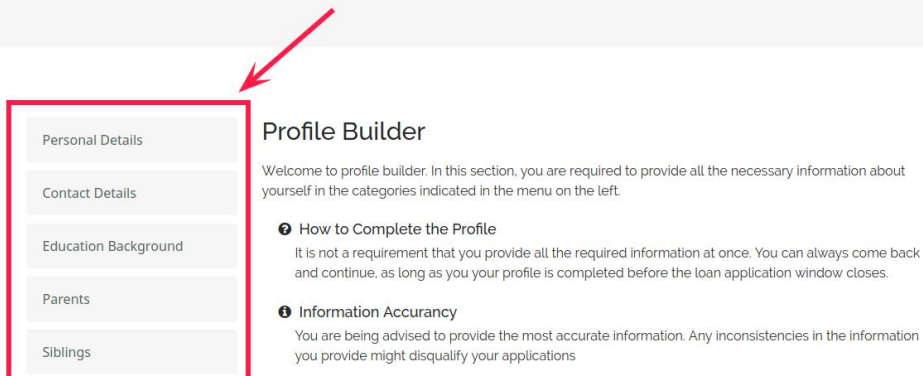
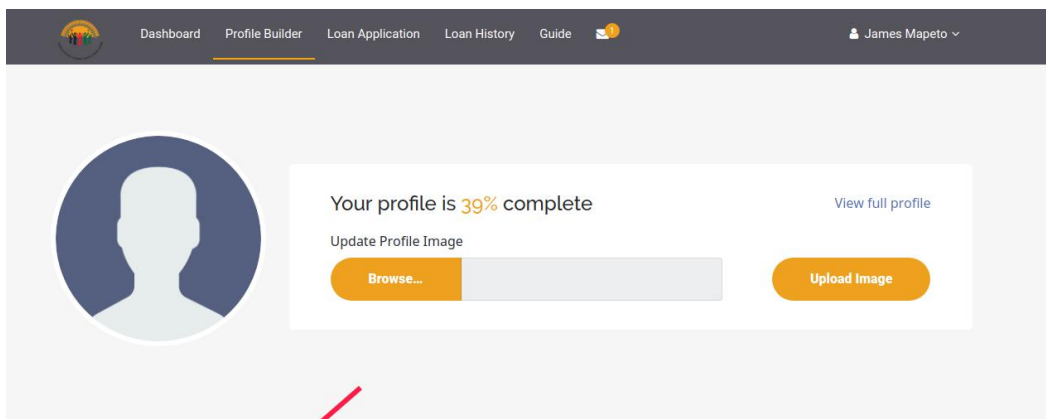
# Building your Personal Profile

1. The system automatically signs you in after a successful registration. The first thing you shall be required to do is update and complete your profile.

Only users with complete profiles will be allowed to apply for loans. Make sure therefore that the profile progress indicator is showing 100% complete.



2. The **Profile Builder** is that section of the system where profile information is entered. The categories of the information needed are indicated on the menu on the left (in the picture, in red)



A tick on the menu indicates that a particular section is fully filled. You can therefore concentrate on those sections that do not have the tick yet.

### Profile Builder

Welcome to profile builder. In this section, you are required to provide all the necessary information about yourself in the categories indicated in the menu on the left.

- How to Complete the Profile**  
It is not a requirement that you provide all the required information at once. You can always come back and continue, as long as you your profile is completed before the loan application window closes.
- Information Accuracy**  
You are being advised to provide the most accurate information. Any inconsistencies in the information you provide might disqualify your applications
- Additional Information**  
You are advised to provide additional information or attach documents where it will be required to do so.

Easy-to-use forms that provide meaningful feedback have been used throughout the application for a good user experience.

Parent:

Profession:

First Name:

Surname:

Other Names (Middle Name):

Date of Birth:

Email Address:

Phone Number:

Postal Address:

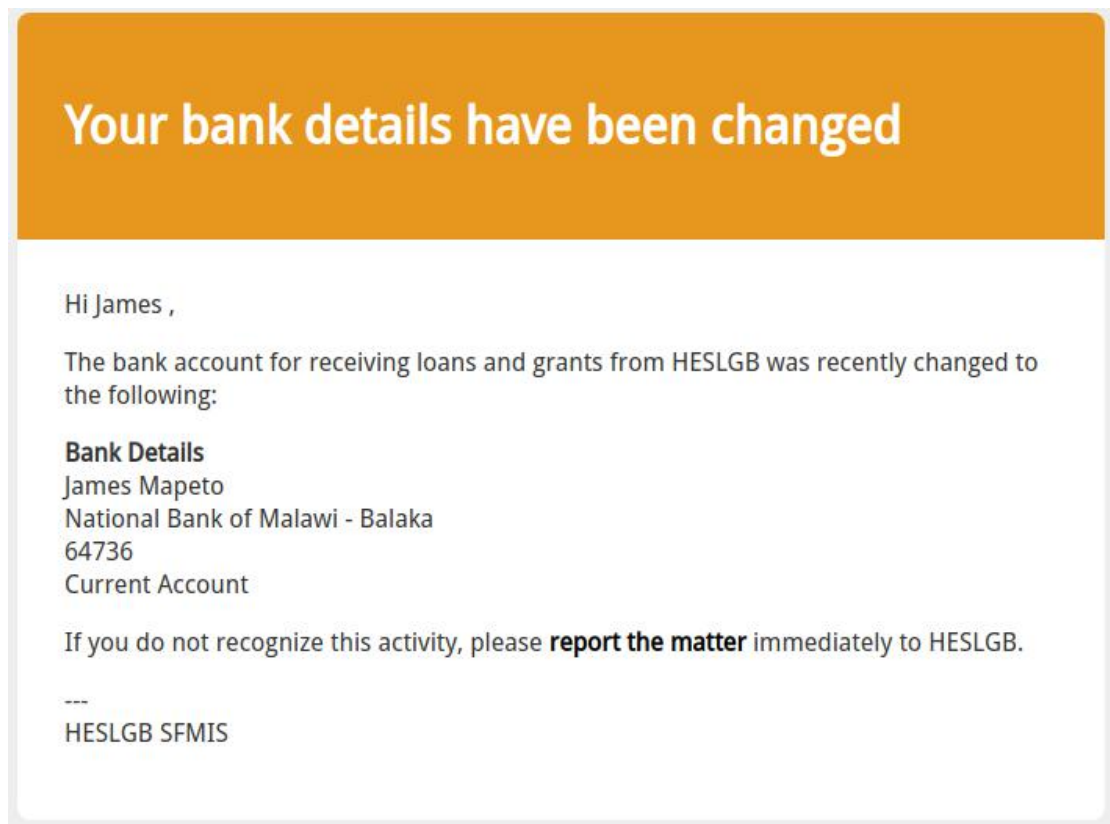
Residential Address:

Constituency - Ward:

Traditional Authority:

Level of Education:

Every time new bank details are entered under the section Bank Details you shall be alerted through your email. In case the details for some reason were not entered by yourself, the matter is supposed to be reported immediately.



**Your bank details have been changed**

Hi James ,

The bank account for receiving loans and grants from HESLGB was recently changed to the following:

**Bank Details**  
James Mapeto  
National Bank of Malawi - Balaka  
64736  
Current Account

If you do not recognize this activity, please **report the matter** immediately to HESLGB.

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HESLGB SFMIS

**NOTE:** You do not necessarily need to complete all sections of your profile at one time. You can always sign-out and comeback later to continue.



## Applying for loans

You can proceed to apply for a loan if the following are satisfied.

- a) The loan application period is open
- b) Your profile is 100% complete

1. Submitting a loan application is very easy, if the conditions given above are satisfied, the system shall give you a form to fill. Fill in the form and agree to the terms and conditions for the loan then submit the form. Only those who agree to the terms and conditions are allowed to submit.

Dashboard Profile Builder **Loan Application** Loan History Guide Jane Kaliombe Madalo

### Loan Application

Apply for a new loan or preview a recently submitted application.

Remember to Pay Application Fees  
Only paid up applications shall be processed. Please deposit **MK2,000** at the bank and indicate the reference number **KCN/2013/12** on the deposit slip. Deposits can be made before or after submitting the application.

Fill and submit the application form below before **Saturday 15th of September 2018 12:00:00 am**.

Year of Study [ dropdown ]    Tuition [ max K400,000 ] [ input ]    Upkeep [ max K600,000 ] [ input ]    Stationery [ max K200,000 ] [ input ]

I agree to term and conditions    **Submit Application**

2. When you have submitted your application the system shall send you an email that guides you to proceed and pay for the application fee at the bank. Note that only those applications with a paid registration fee shall be processed.

**Proceed to deposit application fees**

Hi Jane,

You have successfully submitted your loan application for the current session.

Please, note that for your application to be considered, an application fee of **MK2,000** has to be paid.

You are therefore being requested to make this payment to the following bank account using the given reference number.

**Bank Details**

Bank Name, 0000000, Account Type, Bank Branch

**Deposit Reference Number**

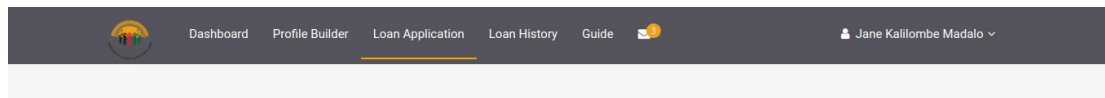
KCN/2013/12

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HESLGB SFMIS

## Loan Processing / Provisional Loans

1. Processing of loans starts when the application window is closed and only paid up applications shall be processed.
2. During processing, if your application has been successful, you will be given a provisional loan which will be available for preview in the **Loan Application** section of the system.



### Provisional Loans

Congratulations, you have provisionally been allocated the following loan amounts based on your application. Please note that the figures indicated here are not final and are subject to change. Check this page again for the final offer.

Loan Type	Applied Amount	Provisional Amount
Tuition	400,000.00	400,000.00
Upkeep	229,998.00	200,000.00
<b>TOTAL</b>	0.00	<b>600,000.00</b>

**Date Applied:** 14 September 2018      **Year of Study:** 3      > Tuition - 400,000  
> Upkeep - 229,998

3. When the final allocated values for your loan are decided, you will be asked to preview the figures and accept a legal bond to be awarded the loan.

### Loan Application

Apply for a new loan or preview a recently submitted application.

**Congratulations**, your loan application was successful. It is a requirement that you preview the details of the loan and accept its terms and conditions as a final stage of this process.

[Preview Loan and Accept Conditions](#)

**Date Applied:** 14 September 2018      **Year of Study:** 3      > Tuition - 400,000  
> Upkeep - 229,998

- If you decline the bond conditions for the loan then your loan application process ends there without being awarded the loan.

**Loan Bonding**

**Congratulations,** your loan application was successful. You have been granted a loan of **MK630,000.00**. Below is a summary of the loan amounts that you have been allocated against what you applied for. Please accept the terms and conditions below to claim your allocation.

Loan Type	Applied Amount	Allocated Amount
Tuition	400,000.00	400,000.00
Upkeep	229,998.00	230,000.00
<b>TOTAL</b>	<b>629,998.00</b>	<b>630,000.00</b>

**Sample Heading**  
Terms and conditions for allocated loans to be defined here..

**Accept** **Decline**

- After accepting the bond, the HESLGB shall transfer your loan amount to the bank account that you provided during profile update stage.

## Loan account

The loan account is that section of the system that provides you with the whole breakdown of what is happening with your loan(s). If you have made a repayment, or the board have charged an interest on the loan, they will all appear there. Take this to be like your bank statement for the system.

**Loan Account**

All transactions in your loan account including loan repayments are displayed here. If you have made any repayment and it does not appear here then please contact HESLGB.

**Account Number:** KCN/2013/12  
**Current Loan Balance:** MK630,000.00

Date	Reference Number	Type	Description	Credit	Debit	Balance
14 Sep, 2018	ALL3140918	Allocation	2018/2019 loans:Tuition, Upkeep	630,000.00		
<b>TOTAL</b>				630,000.00	0.00	<b>630,000.00</b>

## Loan history

This section shall provide you with all details of the loans that you have been awarded over time.

**Loan History**

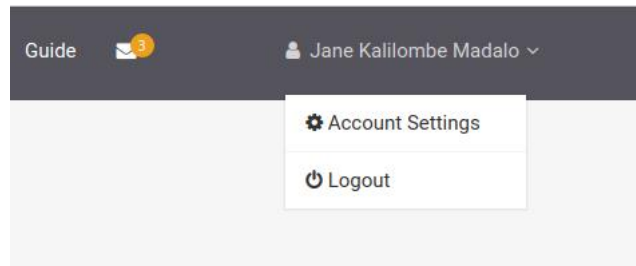
Get an overview of all the loans that you have been awarded to date.

Total of all loans: MK630,000.00

Date Applied	Session	Year of Study	Loan Details	Total
14 September 2018	2018/2019	3	<ul style="list-style-type: none"> <li>Tuition - 400,000</li> <li>Upkeep - 230,000</li> </ul>	630,000.00
				<b>K630,000.00</b>

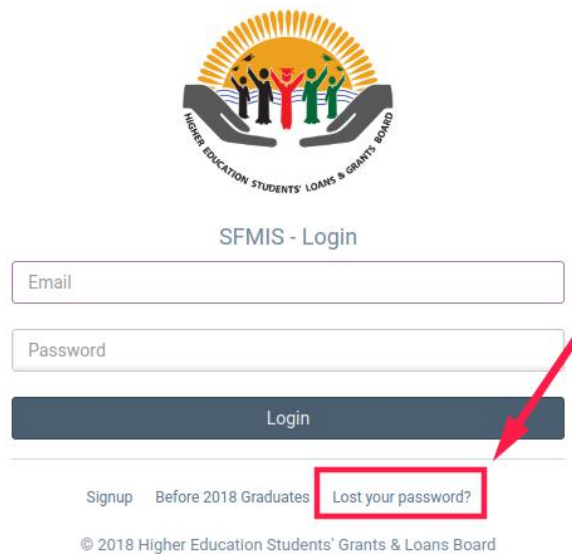
## Changing your password

To change the password of your account, move the mouse on top of your name (top right corner of system) and select **Account Settings** from the drop-down menu.



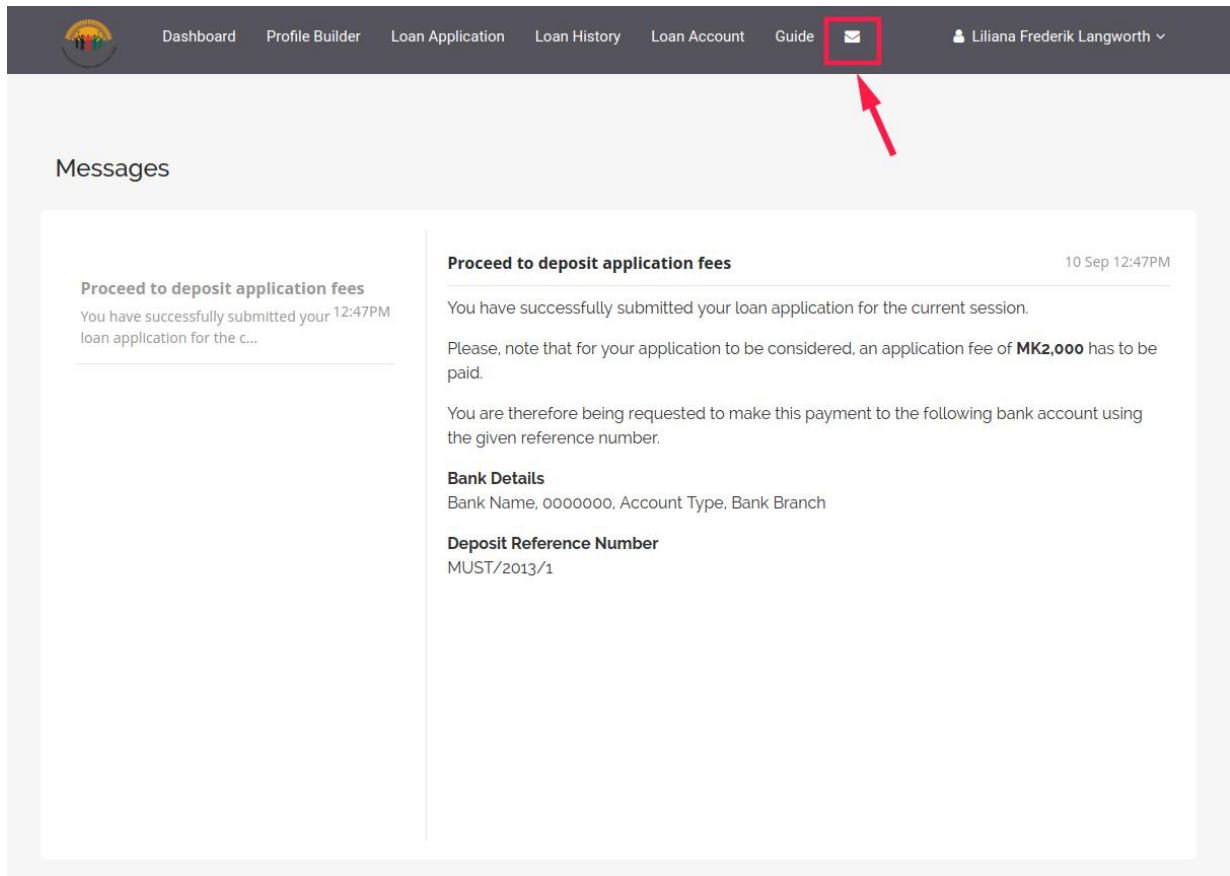
## Resetting a forgotten password

If you have forgotten your password for the system, go to the login page and select **Lost your password?** On the screen that comes, enter your registered email address and you will be emailed instructions on how to put a new password for your account.



## Message center

The messages functionality provides you with a functionality to access some important notification that might need your attention. You will need to check this section whenever an email icon with a number appears on the menu.



## Signing off

Remember to sign-off (logout) whenever you are done with using the system. To do that move the mouse on top of your name (top right corner of system).

