



Student Financing Management Information System

STUDENT'S USER MANUAL

Introduction

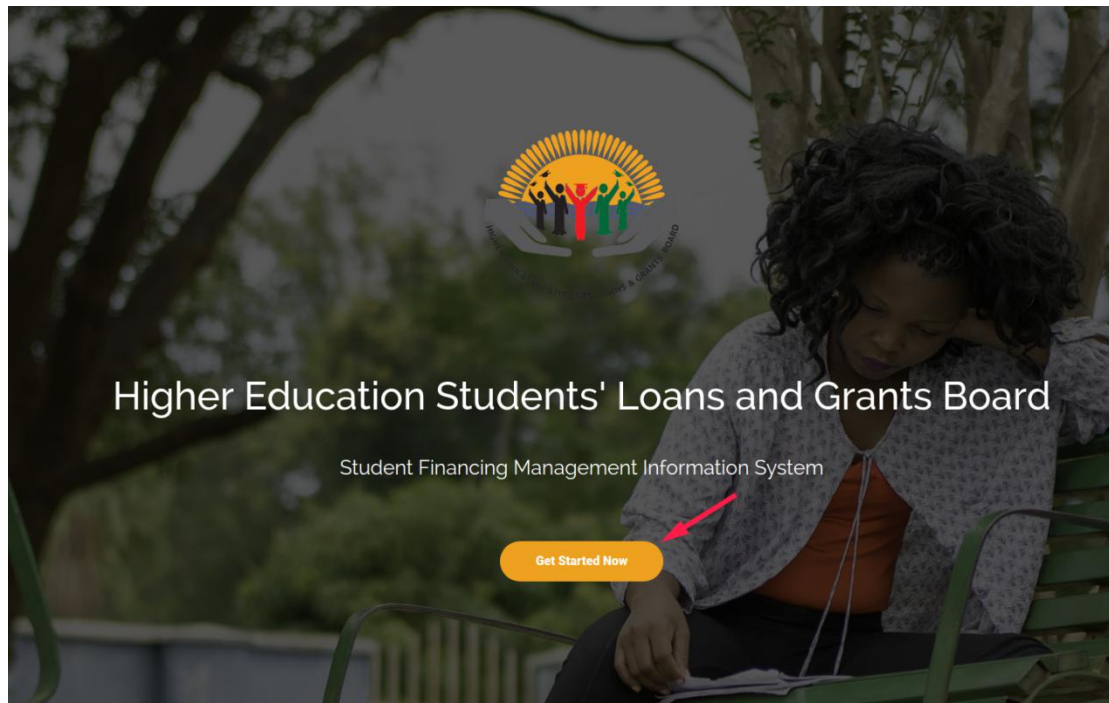
The Student Financing and Management System is an online web application that is designed to facilitate students in Malawian universities to apply for loans and grants through the Higher Education Loans and Grants Board (HESLGB) as well as checking their loan balances.

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

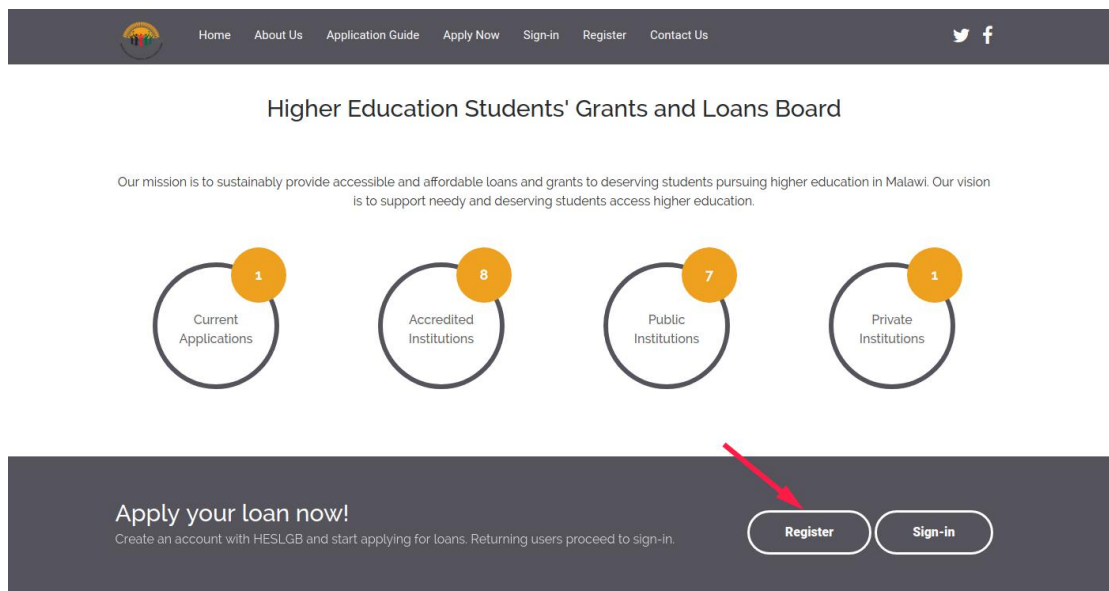
The system is accessible from anywhere in the world through the Internet.

Getting started

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

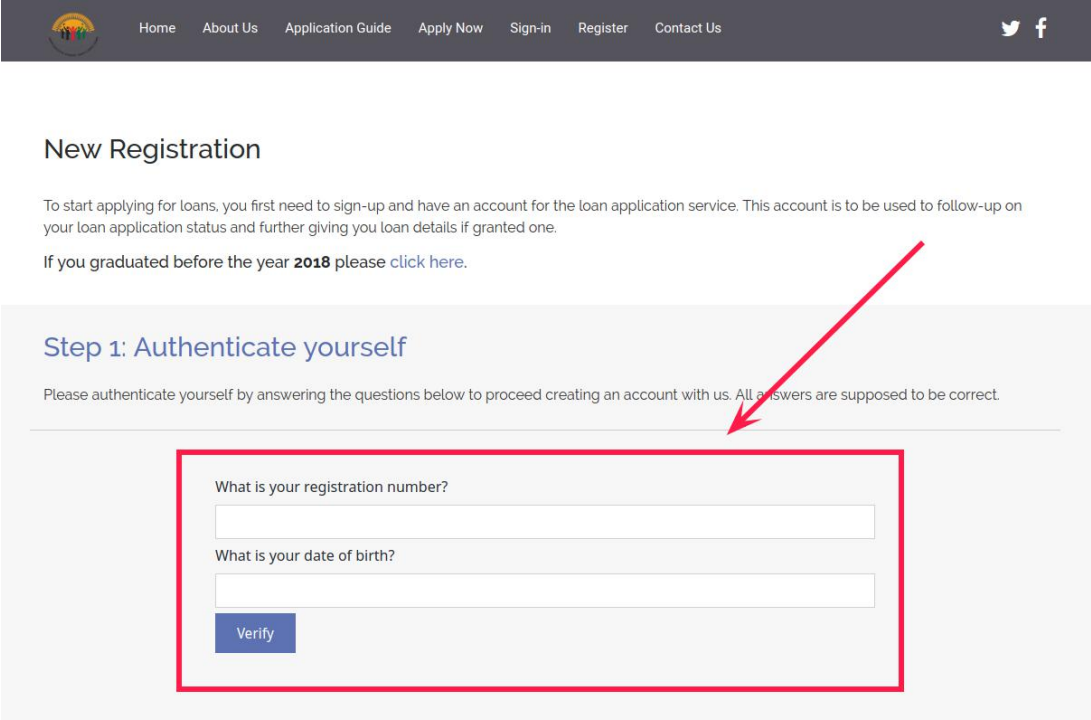


2. Select **Register** if you are accessing the system for the first time, otherwise select **Sign-in**.



[Application Guide](#)

3. 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 your registration at your institution of higher learning..



The screenshot shows the 'New Registration' page. At the top is a dark navigation bar with a logo on the left and links for Home, About Us, Application Guide, Apply Now, Sign-in, Register, and Contact Us on the right. Below the navigation bar, the heading 'New Registration' is followed by a paragraph explaining the need for an account. A red arrow points from the text 'All answers are supposed to be correct.' to the registration form. The form is titled 'Step 1: Authenticate yourself' and contains two input fields: 'What is your registration number?' and 'What is your date of birth?'. A blue 'Verify' button is at the bottom of the form.

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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

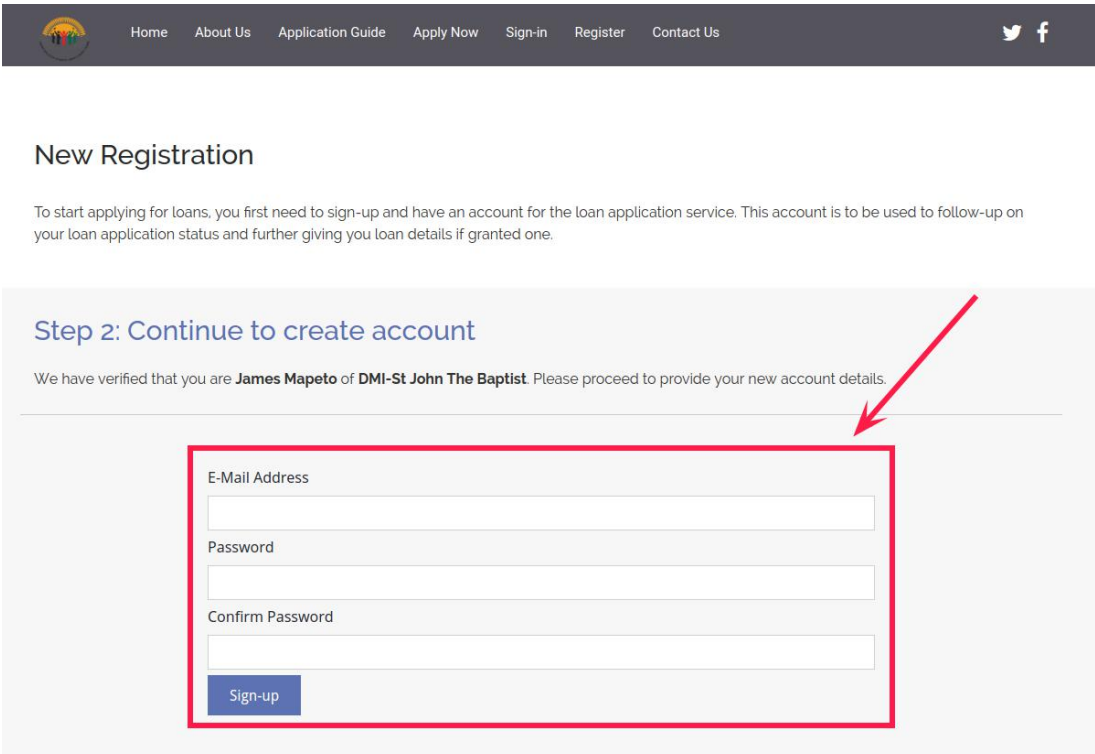
Please authenticate yourself by answering the questions below to proceed creating an account with us. All answers are supposed to be correct.

What is your registration number?

What is your date of birth?

Verify

4. 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.



The screenshot shows the 'New Registration' page, Step 2: Continue to create account. It features the same navigation bar as the previous page. Below the heading 'Step 2: Continue to create account', a message states: 'We have verified that you are James Mapeto of DMI-St John The Baptist. Please proceed to provide your new account details.' A red arrow points from this message to the registration form. The form contains three input fields: 'E-Mail Address', 'Password', and 'Confirm Password'. A blue 'Sign-up' button is at the bottom of the form.

Home About Us Application Guide Apply Now Sign-in Register Contact Us

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.

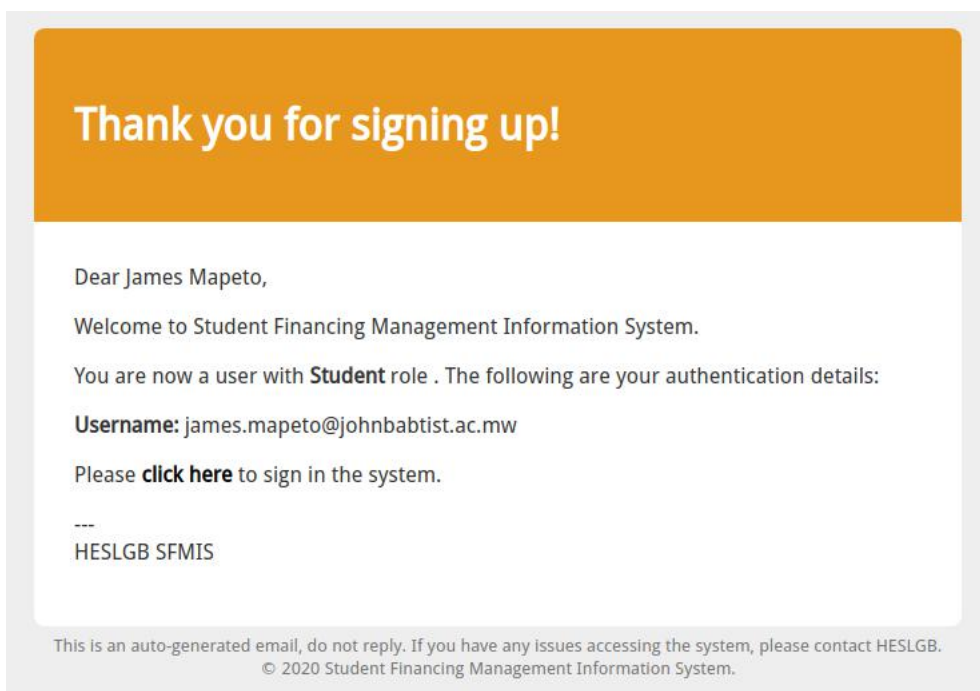
E-Mail Address

Password

Confirm Password

Sign-up

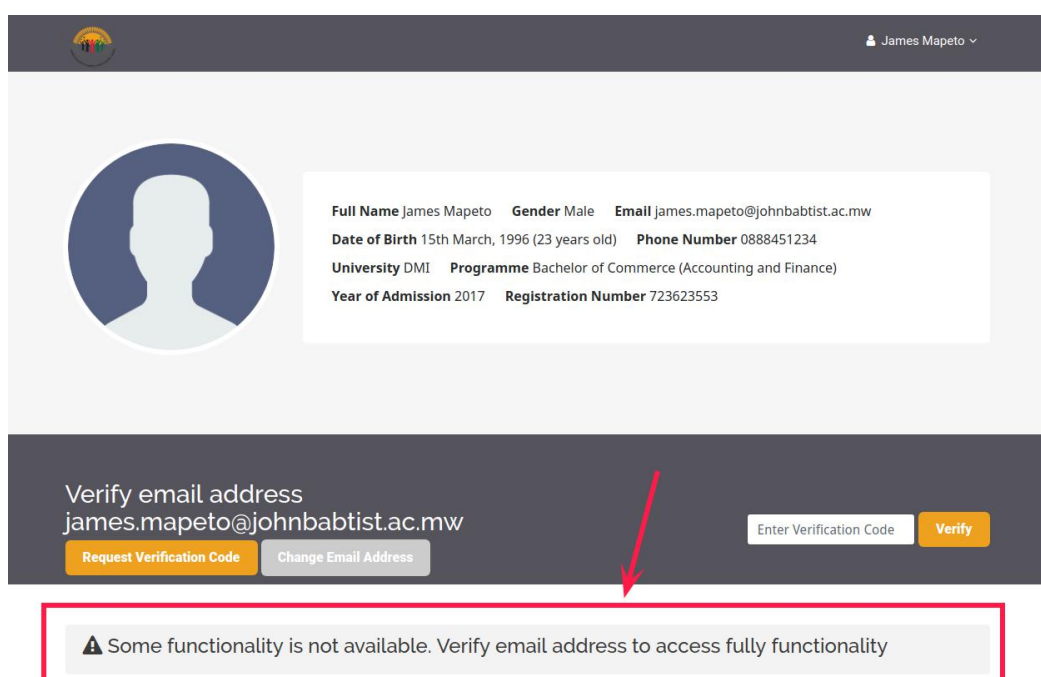
5. You will receive a welcome email in your mailbox (the email address supplied during registration) when the registration is successful.



6. 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.

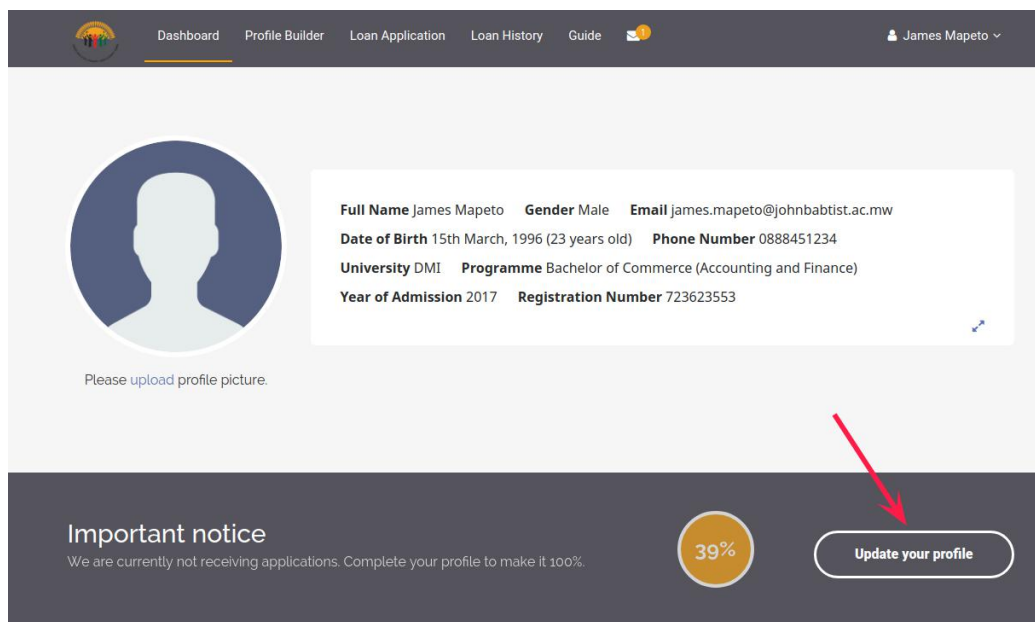
If the email address displayed is incorrect, select **Change Email Address** to correct it.



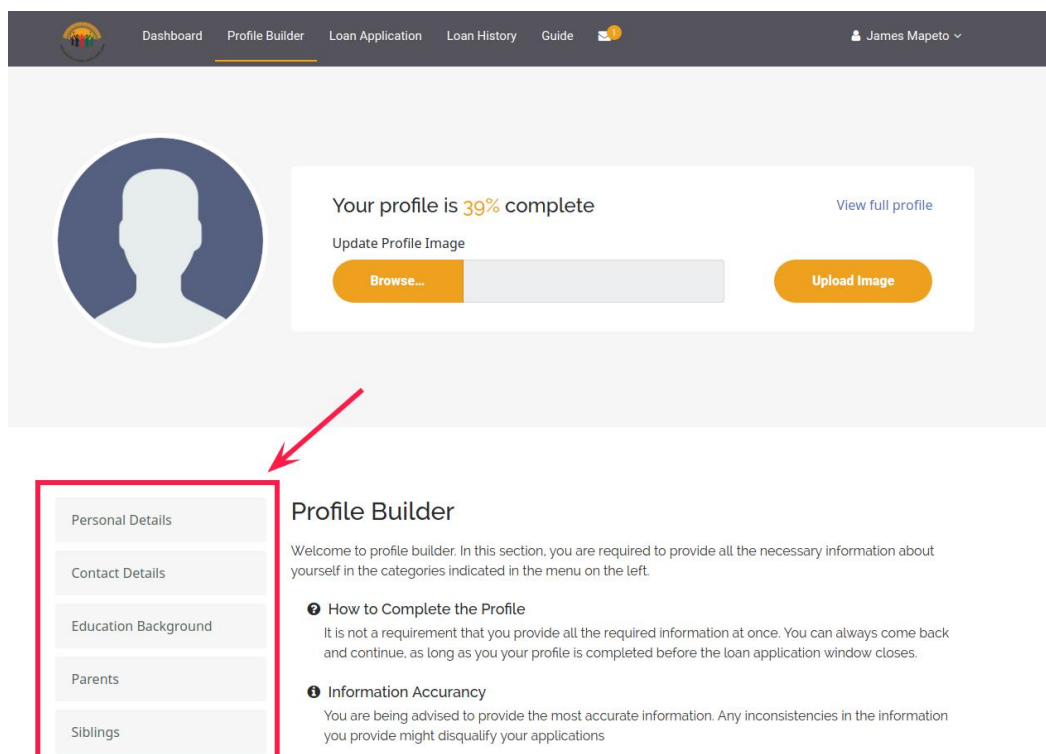
Building your Personal Profile

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.

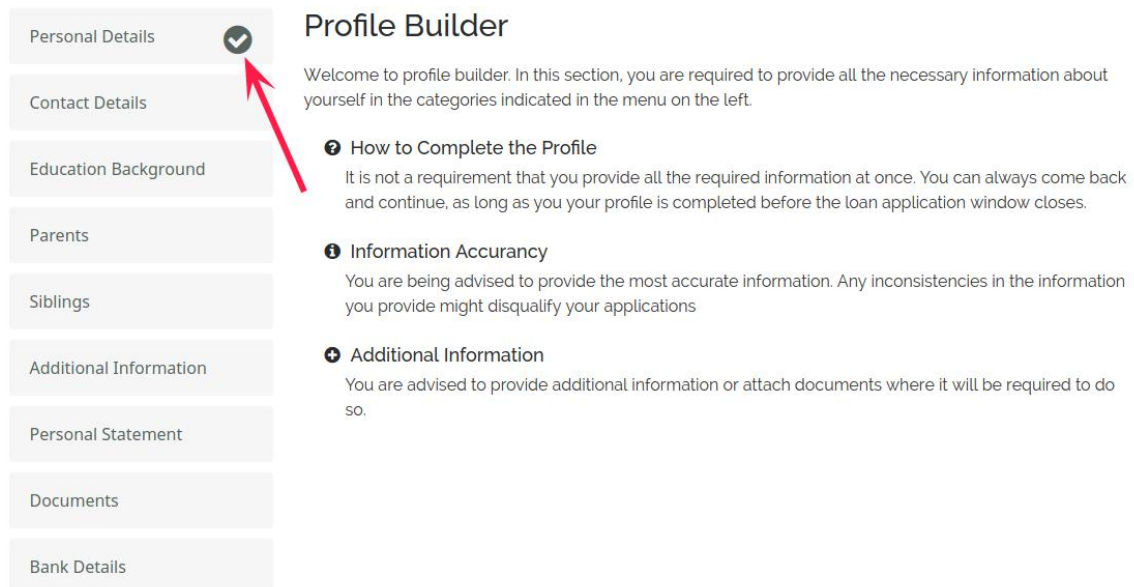
Only users with complete profiles will be allowed to apply for loans. Make sure therefore that the profile progress indicator is showing 100% complete.



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.

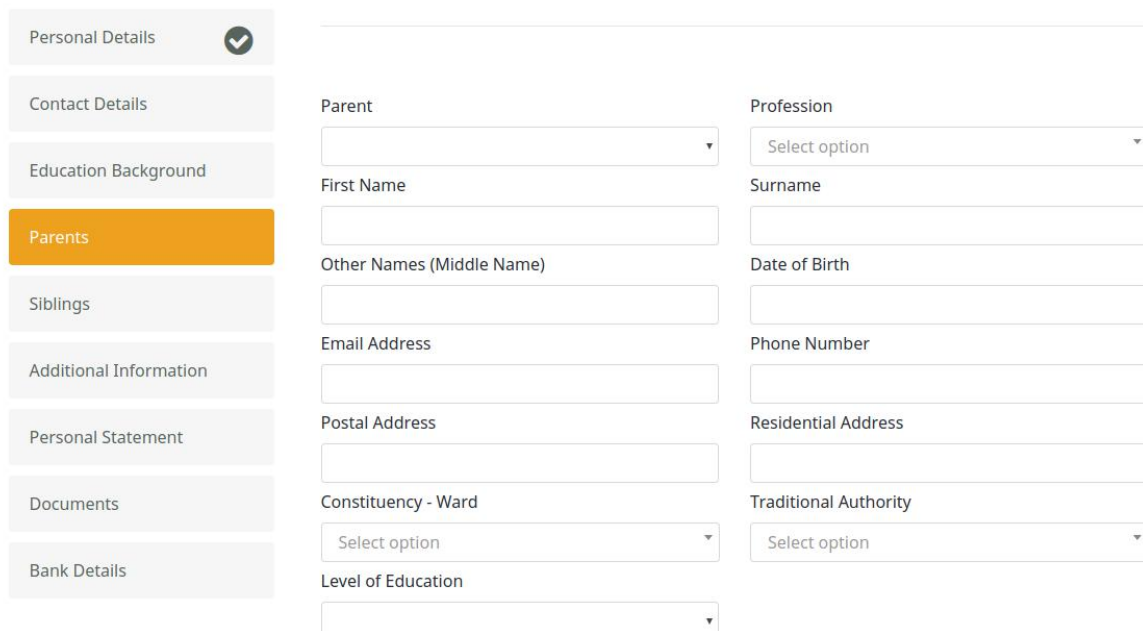


Profile Builder

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
<input type="text"/>	<input type="text" value="Select option"/>
First Name	Surname
<input type="text"/>	<input type="text"/>
Other Names (Middle Name)	Date of Birth
<input type="text"/>	<input type="text"/>
Email Address	Phone Number
<input type="text"/>	<input type="text"/>
Postal Address	Residential Address
<input type="text"/>	<input type="text"/>
Constituency - Ward	Traditional Authority
<input type="text" value="Select option"/>	<input type="text" value="Select option"/>
Level of Education	
<input type="text"/>	

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.

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.

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] Upkeep [max K600,000] Stationery [max K200,000]

☐ 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

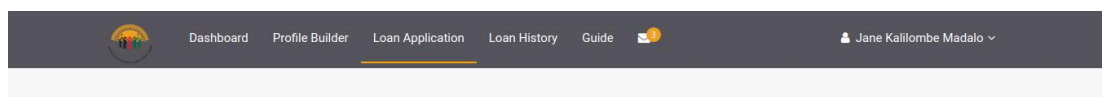
Deposit Reference Number

KCN/2013/12

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
TOTAL	0.00	600,000.00

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

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

 Dashboard Profile Builder Loan Application Loan History Guide  Jane Kalilombe Madalo

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
TOTAL	629,998.00	630,000.00

Sample Heading



Terms and conditions for allocated loans to be defined here.

Accept Decline

5. After accepting the bond, the HESLGB shall transfer tuition loan amount to your institution of higher learning bank account whilst upkeep and stationary loans shall be transferred to your bank account that you provided during the 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.

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

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		
TOTAL				630,000.00	0.00	630,000.00

Loan history

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

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

Loan History

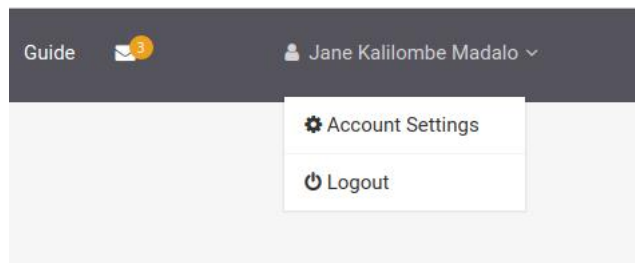
Get an overview of all the loans that you have been awarded to date.

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">Tuition - 400,000Upkeep - 230,000	630,000.00
				K630,000.00

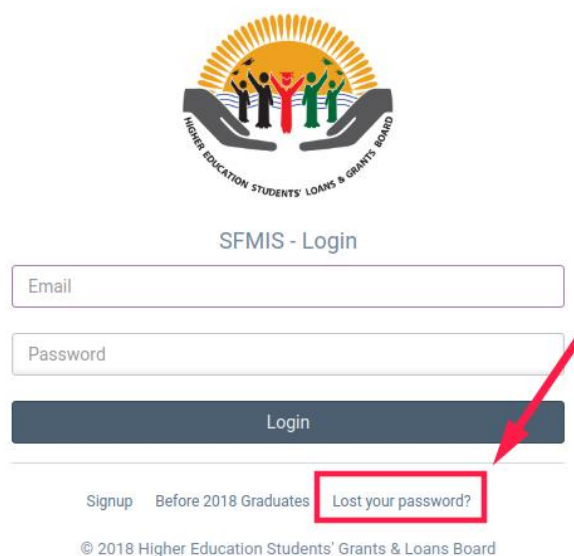
Changing your password

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.



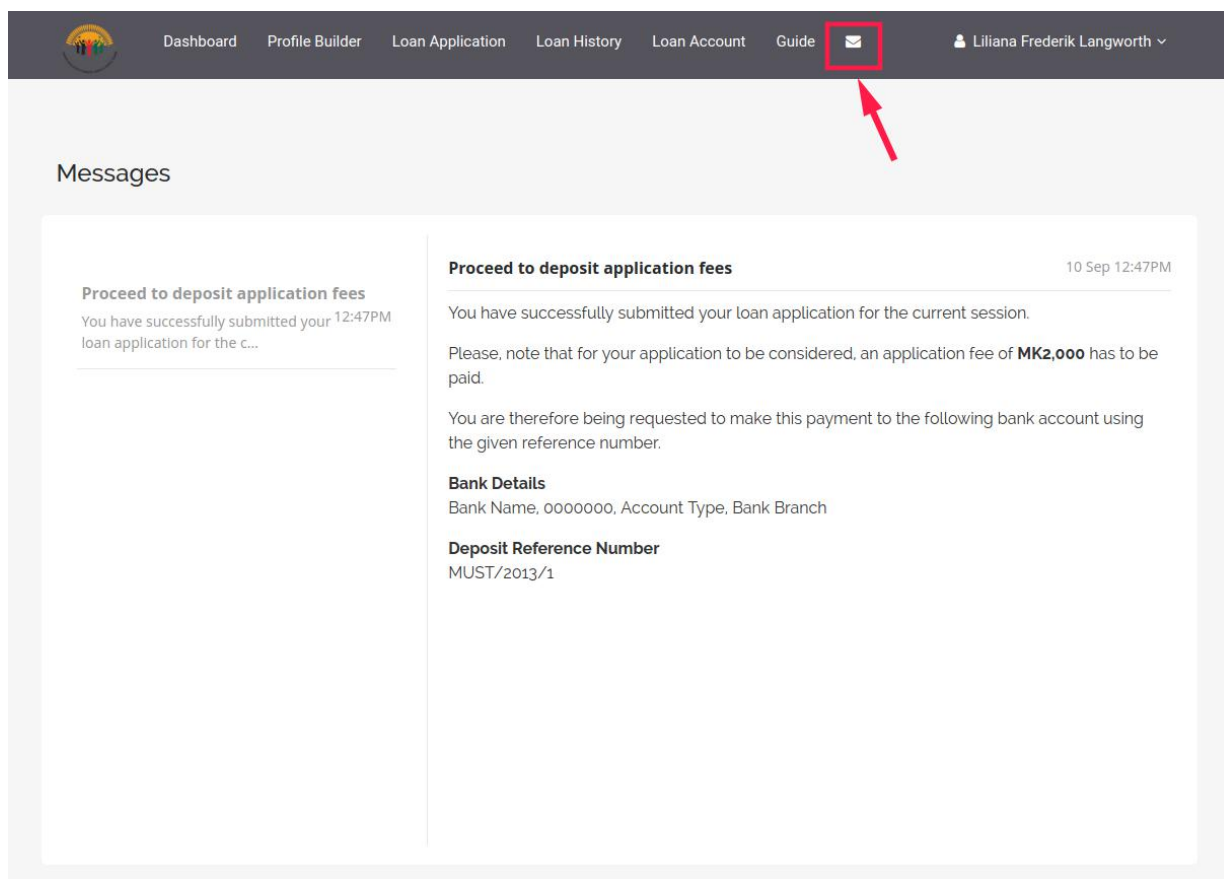
Resetting a forgotten password

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.

A screenshot of the 'SFMIS - Login' page. At the top is the logo of the Higher Education Students' Loans & Grants Board, which features a sun rising over two hands holding several figures. Below the logo, the text 'SFMIS - Login' is centered. There are two input fields: 'Email' and 'Password'. Below these fields is a dark blue 'Login' button. At the bottom of the page, there are three links: 'Signup', 'Before 2018 Graduates', and 'Lost your password?'. A red arrow points to the 'Lost your password?' link, which is also highlighted with a red rectangular box. At the very bottom, the copyright notice '© 2018 Higher Education Students' Grants & Loans Board' is visible.

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).

