Ability to Find Best Rates for Loan

As a student, I would like to have the ability to find the best rates for a loan before taking one out.

Acceptance Criteria

User Action	System Response
User accesses loan web page	Web page prompts login
User logs in	Web page responds with either success or failure
User navigates to new loan page	Web page shows list of new loans
User filters new loans by rate	Web page prioritizes loans with good rates in list

View Credit Reports from Each Major Bank Bureau

As a bank officer, I would like a screen that allows me to view the credit reports from each of the major credit bureaus for each student

Acceptance Criteria

User Action	System Response
Officer accesses loan web page	Web page prompts login
Officer logs in	Web page responds with either success or failure
Officer navigates to pending reviews	Web page lists pending reviews
Officer navigates to one pending review	Web page displays detailed information of review
Officer clicks on user profile	Web page displays user information, if credit is cached from previous request it is displayed
Officer requests credit bureau check	Web page checks credit with the major credit bureaus and displays them

Loan/Bank Officer View All Active Loans

As a loan officer/bank officer, I would like to have a list of all active loans and their current statuses

Acceptance Criteria

User Action	System Response
Officer accesses loan web page	Web page prompts login
Officer logs in	Web page responds with either success or failure
Officer navigates to active loan page	Web page responds with list of all active loans, along with statuses of all loans

Apply for a Loan

As a student, I would like to be able to apply for a loan from the web page.

Acceptance Criteria

User Action	System Response
User accesses loan web page	Web page prompts login

User Action	System Response
User logs in	Web page responds with either success or failure
User clicks "Apply Here" to apply for loan	Web page takes user to list of available loans
User selects filters for appropriate loan	Web page applies filters
User clicks "apply for loan" on loan of their choosing	Web page moves loan with all relevant details to pending state for officer to review

Monthly Payment Calculator

As a student, I want an expected monthly payment calculator to see how much a loan will cost once repayment starts.

Acceptance Criteria

User Action	System Response
User accesses loan web page	Web page prompts login
User logs in	Web page responds with either success or failure
User navigates to monthly repayment	Web page brings up monthly repayment
User plays with sliders to see how long it'll take to repay a loan at a specific amount/month	Web page responds accordingly

Living Expense Loans

As a user, I want to take out loans specific to living expenses so I can be reimbursed for rent/books required by my school.

Acceptance Criteria

User Action	System Response
User accesses loan web page	Web page prompts login
User logs in	Web page responds with either success or failure
User navigates to loan list	Web page provides list of loans
User chooses loan to take out	Web page takes them to form to fill out
User specifies loan as a living expense loan	Web page flags loan as living expense & asks for account to reimburse
User provides account to direct-deposit into	Web page forwards information to bank officer

View Student Loans

As a member of the registrar, I would like to see what students have loans and how much those loans are and be able to filter by student, school and bank.

Acceptance Criteria

User Action	Expected Result
Log in as registrar user	Login successful, forwarded to registrar portal.
Navigate to page to view loans	Screen appears, listing all student loans.
Select dropdown to filter by student	Options listed are only the students who appear in the loan table.

User Action	Expected Result
Select a student from the dropdown and hit "Search."	Results filtered to only show loans to specified student.
Select dropdown to filter by school	Options listed are only the schools that appear in the loan table.
Select a school from the dropdown and hit "Search."	Results filtered to only show loans to students who attend specified school.
Select dropdown to filter by bank	Options listed are only the banks that appear in the loan table.
Select a bank from the dropdown and hit "Search."	Results filtered to only show loans to students from specified bank.

Billing Screen

As a member of the registrar, I would like a screen for knowing how much of a student's tuition is being paid through loans.

Acceptance Criteria

User Action	System Response
Registrar accesses loan web page	Web page prompts login
Registrar logs in	Web page responds with either success or failure
Registrar navigates to billing screen	Web page provides list of students
Registrar selects student	Web page displays how much that student will be paying in loans and by which bank. Shows remaining tuition after loans.

Payment Breakdown

As a member of the registrar, I would like a screen to see the amount of payment I can expect from a student after loans have been applied.

Acceptance Criteria

User Action	System Response
Registrar accesses loan web page	Web page prompts login
Registrar logs in	Web page responds with either success or failure
Registrar navigates to user list	Web page responds with list of students available to registrar
Registrar selects student and navigates to payment details	Web page provides details of student payment, including how much the student will have to pay after their loans

Loan Risk Calculator

As a loan officer, I would like a loan risk calculator that determines whether or not a student should be approved for a loan.

Acceptance Criteria

User Action	System Response
Officer accesses loan web page	Web page prompts login
Officer logs in	Web page responds with either success or failure
Officer navigates to pending loans	Web page provides list of pending loans

User Action	System Response
Officer selects pending loan	Web page provides details of pending loan
Officer selects "Calculate Risk" button	Web page calculates the risk for approving a loan, and gives a recommendation of whether to accept or reject the loan based on that risk

Loan Information

As a bank officer, I would like to see the financial information of everyone who has a loan with my bank

Acceptance Criteria

User Action	System Response
Officer accesses loan web page	Web page prompts login
Officer logs in	Web page responds with either success or failure
Officer navigates to loan list	Web page responds with list of loans
Officer selects accepted loan	Web page provides fincancial information of the person who has taken the loan

List Pending Loan Applications

As a loan officer, I would like to have a list of all pending loan applications for review.

Acceptance Criteria

What the user tries to do	What the system responds with
Officer navigates to web page	Web page prompts login
Officer provides login credentials	Web page accepts or rejects credentials
Officer navigates to pending applications	Web page displays list of all pending applications with a quick overview
Officer selects application for review	Web page displays in-depth contents of application
Officer selects accept or reject application	Web page responds appropriately, accepting or rejecting the application

Login System

Description As a user of the system, I should be able to log in.

Acceptance Criteria

User Action	Expected Result
User types in bad credentials and submits the page.	Notice appears that the login information is incorrect.
User types in correct credentials and submits the page.	Redirected to user-specific page.

Approve Loan

As a loan officer, I would like to approve a loan that is presented to me so that the student gets the money from the loan.

Acceptance Criteria

Step	System Response

Step	System Response
Officer navigates to loan page	System provides loan page
Officer clicks loan	System provides details of loan
Officer clicks *Approve* or "Deny"	System approves or denies loan and responds with success or failure

Step	System Response
Officer navigates to loan page	System provides loan page
Officer clicks loan	System provides details of loan
Officer clicks *Approve* or "Deny"	System approves or denies loan and responds with success or failure