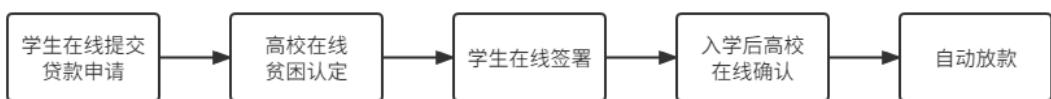


# 北京师范大学校园地国家助学贷款

## 学生在线申请指南（2022）

高校助学贷款是由政府主导、财政贴息、财政和高校共同给予银行一定风险补偿金，银行、教育行政部门与高校共同操作的，帮助家庭经济困难学生支付在校学习期间所需的学费、住宿费和基本生活费的信用贷款，是我国普通高校家庭经济困难学生资助政策体系的重要组成部分。

### 中国银行手机银行APP贷款申请流程



**STEP1：**下载最新版“中国银行手机银行”APP并完成注册。申请前学生本人需携带有效身份证件及随录取通知书发放的中国银行卡，到中国银行服务网点开通手机银行，下载APP后点击右上角完成自助“注册”。

**STEP2：**登录中国银行手机银行APP，搜索点击“贷款”。在新页面下拉后点击【国家助学贷款】，点击申请-北京师范大学，开始贷款申请流程。(珠海校区学生同样选择北京市市辖区-北京师范大学)



### Loan Steps

1. Mobile bank application submission  
Fill in personal information and upload required loan documents.



### I am a student



**STEP3:** Truthfully and completely fill out the application materials. This includes enrollment information, loan amount, residence address (detailed to doorplate number), family member information, and family difficult circumstances, etc.

按系统要求上传证明材料：包含身份证件原件、户口簿、录取通知书或学生证等；注意拍照清晰完整，请再次核对确保所有信息无误，在贷款提交过程中，需进行人脸识别。



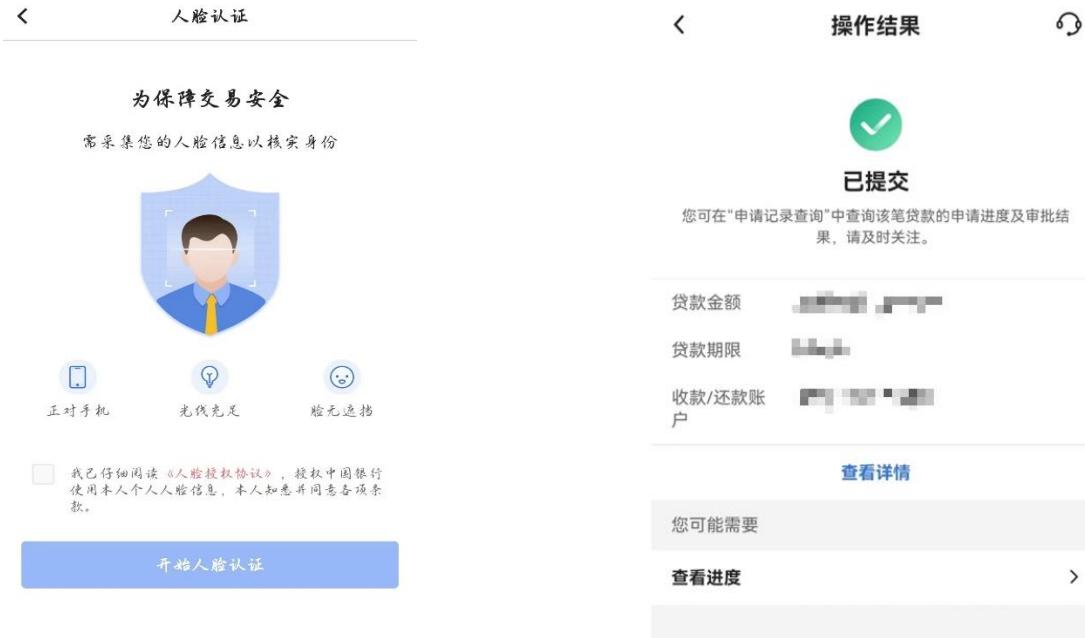
This screenshot shows the first step of a three-step loan application process. It includes sections for '入学/贷款信息' (Admission/Loan Information), '家庭经济困难认定' (Family Economic Hardship Recognition), and '影像资料上传' (Image Material Upload). The '入学/贷款信息' section contains fields for '就读学历' (Level of Education), '学制' (Degree Type), '入学年份' (Year of Admission), '就读高校' (University), '学院' (School), '专业' (Major), '班级' (Class), and '学号' (Student ID). The '家庭经济困难认定' section has fields for '当前居住地区' (Current Residential Area) and '详细地址' (Detailed Address). The '影像资料上传' section provides instructions for file format (jpg/png/jpeg) and name (no Chinese characters).



This screenshot shows the second step of the loan application process. It continues from the first step's sections. The '家庭成员1信息' (Information of Family Member 1) section includes fields for '姓名' (Name), '年龄' (Age), '与学生关系' (Relationship to Student), '工作(学习)单位' (Work/Study Unit), '职业' (Occupation), '年收入(人民币元)' (Annual Income in RMB), and '健康状况' (Health Status). There is also a '+ 新增家庭成员' (Add New Family Member) button. The '影像资料上传' section includes fields for '户口本(本人页、首页、信息变更页)' (Household Register (Personal Page, First Page, Change of Information Page)) and '录取通知书/学生证' (Admission Notice/Student Card). Buttons for '+ 添加图片' (Add Picture) are present.



This screenshot shows the final step of the loan application process. It includes sections for '其他影像资料 (非必输)' (Other Image Materials (Non-Mandatory)), '本人承诺以上所填写材料真实，如有虚假，愿承担相应责任。' (I hereby declare that the information provided is true and accurate. If false, I will bear the corresponding responsibility.), and two checkboxes for consent to terms and conditions. The '影像资料上传' section includes fields for '家长手机号' (Parent's Phone Number), '家庭人口数' (Number of Household Members), '家庭人均年收入(人民币元)' (Average Annual Household Income in RMB), '学生特殊群体类型' (Student Special Group Type), and '家庭特殊群体类型' (Family Special Group Type). Buttons for '+ 添加图片' (Add Picture) are present. A large blue '提交' (Submit) button is at the bottom.



**STEP4:** 在线签署借款合同。学校审核通过后，学生即可登陆中行手机银行 APP 在【贷款】 - 【国家助学贷款】完成借款合同签署，同时银行以短信通知审批结果及入学验证码。



**STEP5:** 入学确认。在线签署借款合同后，请妥善保存入学验证码，及时向学校提供入学验证码以完成入学确认。



**STEP6：银行放款。**学校完成学生入学确认后，银行发放贷款。

其中贷款金额中学费和住宿费由经办银行划入学校账户，余额部分由财经处转入学生在“财经综合服务平台”绑定的银行卡中。

学生可随时登陆中国银行手机银行APP查看贷款审批进度。如有疑问请联系中国银行文慧园支行校园地国家助学贷款。

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