



TRANSFER TO TRANSFORM

WORK STUDY OVERSEAS MASTERS DEGREE PROGRAM



**US-CANADA-EU
MASTERS DEGREE
WORK-STUDY
LOAN
PROGRAM**

**ALL YOU
NEED TO
KNOW**

**GET FREE PRE-QUALIFICATION NOW!
FILL THE LINK BELOW:**

<https://rebrand.ly/nekotechworkstudy2018>



Welcome Message

Greetings!

Welcome to the SOS-T2T (SLICE OF SUCCESS – TRANSFER2TRANSFORM) OVERSEAS WORK STUDY PROGRAM. In order to facilitate your dream of working overseas, SOS-T2T has added a no collateral loan program. We realise your great potential is trapped in your inability to fund your dream.

Yes, your grades were great for your first degree and you wish to continue overseas where you could have high earning power - \$80,000/year minimum for most MBAs but you have no money for the full cost of attendance – tuition plus living expenses – perhaps that’s why you were refused the visa at the US or Canadian Embassy!

God has heard your prayer! You have been introduced to SOS-T2T. First, fill our link to be pre-qualified.

If you qualify, go ahead and sign our acceptance letter, make your registration payment at the bank and let's get you started.

We will direct you to apply to one of our over 100 pre-approved universities and programs. Once you get your letter of acceptance, we can proceed to apply for your loan which you have up to 10 years to pay back!

In addition, we set you up as a distributor of "Treasures of Eden", so you leave here as an Entrepreneur, ready to hit the ground running to sell your products to start paying back your loan in record time!

Preparation, preparation! Get all your transcripts in place, GMAT or GRE, IELTS and all financial documents and let's take this Journey of Transformation to your brand new future!

Blessings!

Dr A.K. Ocansey

Executive Chairperson

Nekotech Center of Excellence



BY APPOINTMENT TO
HRH PRINCESS A. KABUKI OCANSEY

Welcome to the SOST2T Overseas Work Study Loan Program.

LOAN PROJECT STARTS WITH A CAREFULLY SORTED OUT BUDGET

1. **Budget:** SET UP YOUR BUDGET BY UNDERSTANDING YOUR COST OF ATTENDANCE - TUITION PLUS LIVING EXPENSES

- a. First of all, check your Cost of Attendance (the maximum amount you can borrow) by visiting your school's dedicated loan term page. If your course sits within the business school, we can lend up to 80% of Cost of Attendance. For all other STEM courses, we can lend up to 100% of Cost of Attendance.
- b. Cost of Attendance is defined as tuition fees plus living expenses, as approved by the university.
- c. If your course has multiple study periods, we will need to see how you plan to fund the study period you are applying for, as well as your entire course.
- d. Outline the amounts you plan to use from each funding source: scholarships, company sponsorship, any loans from other lenders (if yes, provide details), and savings or gift contributions from family / friends. Our platform will automatically change any currency you input into the currency of your loan.

e. The budget summary will automatically update to display the amounts listed in your funding sources. If the sum of these match your Cost of Attendance you have completed your budget and can move forwards. If you have any 'Outstanding Funds' remaining you will need to increase your funding source amount before you can progress.

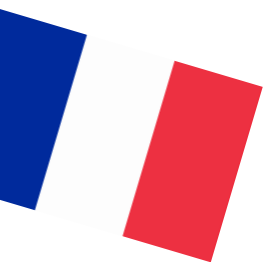
2. Income: Provide details of your pre-study employment and income, note that this information will need to be verified with supporting documents later in the process. If you are an existing borrower applying for another period, this information should not change. If you were previously unemployed, provide details from your last employment and share what you have been doing since it ended.

3. Liabilities: Provide details of existing debt that will not be used to support your studies, such as credit card debt, personal loans, mortgage or auto loans amongst others. We will need to see the source and repayment terms for each.

4. Assets: Provide details of property and assets for which you are the sole named owner or co-signatory. You do not need to include assets in the name of other family members.

5. Additional Info: Almost finished! Use this space to give us information that you consider important in your application and that you have not been able to mention before.





1. ELIGIBILITY

DO I QUALIFY FOR A LOAN?

We make loans to our potential distributor network with a minimum Bachelors or Masters degree only with GPA 3.0 and above.

Fields - Business, Stem, Public Policy, Law

- i. High earning potential careers
- ii. Strong school performance
- iii. 1 or 2 year overseas programs only
- iv. Demonstrated honest character, leadership, drive to succeed and reliability
- v. Willing to sign and adhere to SOS 10 Point Core Values
- vi. Become member of Treasures of Eden Distributors Network to move a minimum of GH400 of product a month - first order upon sign up and during a minimum of first 2 years overseas.

2. DOCUMENTS AND PERSONAL INFORMATION FOR LOAN APPLICATION

i. MOST UPDATED CV with your:

- contact information
- prior school information
- and employment history

ii. Past university transcripts:

Must include:

- your name
- the name of the school

- the dates you attended
- and the grades you received

iii. LETTER OF ACCEPTANCE from the OVERSEAS school you'll be attending.

iv. Standardized EXAMS: GRE, GMAT, LSAT, or MCAT PLUS TOEFL or IELTS

v. Most recent within 30 days invoice

from your university overseas or a university financial summary: must include your name and the name of the university. A list of fees from the university is acceptable.

vi. Employment letter or pay stub: This should include your name, your employer's name, and salary information.

vii. Address verification: Verification of your African address with a utility bill, a copy of your lease, a letter from your school, etc

viii. Identification verification:

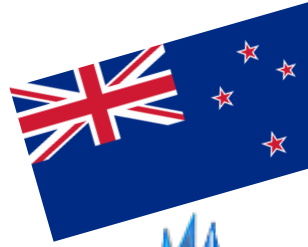
A valid passport from country of origin AND National ID card from country of origin. If you do not have a National ID, please provide a second form of photo ID


ix. I-20 (when available) and supporting financial documentation: Our application asks you to fill out a short form outlining your sources of funding and debt.

x. For each item referenced, we need supporting documentation. Some examples:

a. **Personal savings:** most recent bank statements

b. **Family savings:** family member's most recent bank statements AND signed and dated intent letter confirming that they





will be supporting you financially through the duration of your studies

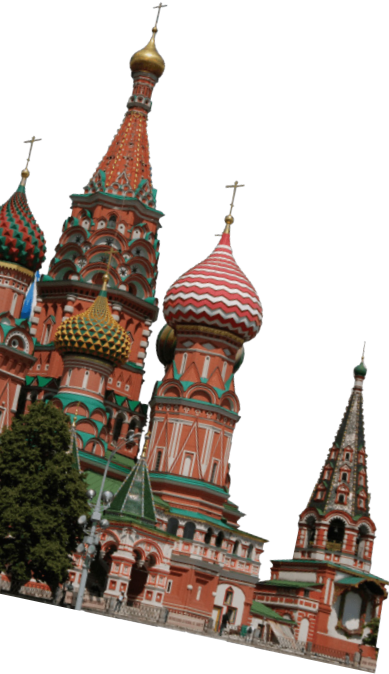
c. **Scholarship:** award letter

d. **Income:** pay stubs / tax return / job offer letter

e. **Loans:** detailed loan statement that includes balance, term, payments, and interest rate

Please ensure that your name is on all submitted documentation

WHAT SUPPORTING DOCUMENTS DO I NEED?



After you've accepted your Provisional Offer you will be prompted to upload documents to support information provided in your application, this is known as a 'Task'. See below for a list of documents, to speed loan processing we suggest having these ready when you apply.

Tasks requiring multi-file upload: To upload multiple files, attach them via the pop-up interface and submit all of them together.

Task deadlines: We understand that you may experience difficulty obtaining some documents within the desired timeframe and therefore we are able to extend the deadline if you contact us in advance. We reserve the right to withdraw your loan offer if you miss the deadline and we do not hear from you.

List of documents needed for verification:

Proof of Identity

Proof of Admission

Proof of Address
Proof of Income
Proof of Savings (if applicable)
Proof of Scholarships or Company Sponsorship
(if applicable)
Financial Aid Form (if applicable)

Proof of Identity

Passport or Drivers' License in a clearly readable format. A colour scan of the identification page is sufficient, we do not need to see a copy of every page. If you carry more than one passport, please ensure they are all provided.

Uploading your picture: a high-quality image clearly showing your face.

Proof of Admission

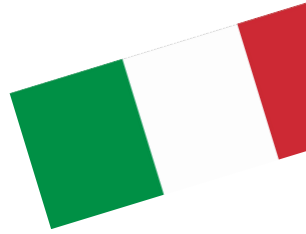
Letter or email from your school showing your full name, school, course and that you have been accepted. A screenshot or scan is acceptable in these formats: jpg, jpeg, png and pdf.

Proof of Address

Utility bill, bank statement, official government document. The document must state your name and residential address matching what you stated in your application, and be dated within the last three months.

Proof of Income

Three months' salary slips (dated within the last six months) and one corresponding bank statement (screenshots or unofficial statements will not be accepted)





If you are self-employed, provide proof of business registration information.

Proof of Savings (if applicable)

Official savings or investment account statements of the person(s) making the contribution or gift. The statement must show available funds for the amount listed in your application.

Family contribution or gift: the person(s) making the contribution will need to complete this form and upload to your dashboard in addition to providing the statements.

Pre-payments to the school: if you have already made payments to the school, these can be included as part of your Proof of Savings. Please upload transfer receipts or a paid invoice from the school with the accompanying bank statement showing the outgoing payment from your account.

Proof of Scholarship / Company Sponsorship (if applicable)

A letter on official letterhead from the source of the scholarship / sponsorship confirming the amount and that you are the recipient.

Financial Aid Form (if application)

As part of U.S. school certification (where the school confirms a borrower's eligibility for a loan), some of the schools that we work with will require you to complete a Financial Aid Form. Please contact the Financial Aid team at your school to obtain and complete this.

AFTER APPLICATION SUBMISSION NEXT STEPS

Based on your application data, we might make a conditional offer within 2-3 business days. If you receive a conditional offer, you will be prompted to upload supporting documentation and to complete a short video activity. Then, our credit team will be in touch within 3-5 business days with a final credit decision.



WHAT IS MAXIMUM AMOUNT TO BORROW?

Loan maximum is \$48,000.00. amounting to \$24,000.00/ academic period.

Please note that each application is given a review and decision is made..

INTEREST RATE INFO

You can have fixed interest rates between 7.99% (8.89% APR¹) and 13.99% (14.97% APR¹).

LOAN PAY BACK INFO

You will make small, interest-only payments in school and after graduation during the 6 month grace period. Loan repayment term is 10 years and starts after the grace period ends.

MONTHLY PAYMENTS WHILE IN SCHOOL?

Here's a payment sample - a loan amount of \$20,000 at an interest rate of 11.99% (11.60% APR¹), your monthly interest-only payment is:

1. \$201 for the first 14 months

You are required to make this interest-only payment during your in-school period as well as



the 6-month grace period post-graduation.

After the grace period ends, you are required to make interest and principal payments of \$284 for the next 120 months.

In order to be eligible for a loan and to proceed with your application, you must have been accepted into the school for which you are requesting funds.

FOR SUPPORT IN YOUR COLLEGE APPLICATION PROCESS:

Fill SOS T2T Loan Program pre-qualification link. Upon pre-approval, register with SOS Labour and a trained counselor will be provided to you for one-on-one help for graduate students/ must have first degree applying to EU, U.S. And Canada schools .

- **SOS-T2T MBA:** MBA admissions consulting TEAM with strong personal focus to help you prepare for your MBA program.
- **SOS GMAT Network:** An information sharing and coaching program to improve the business school application process.
- **Channels of Blessings:** A prayer network for all SOS-T2T members virtual prayer network globally
- **SOSGlobal Shikpreneurs Distributors:** Sign up as a Treasures of Eden distributor through healing happy hours each friday to sell products and treasure hunts for product and community health building programs.



- **C2C Trade mission and workshop facilitator training** – be certified as a SOS-T2T C2C trade mission forum facilitator to earn extra funds while overseas

For more enquiries, contact us on

Email: info@soslabour.com or 056 111 1165

Treasures of Eden Products





