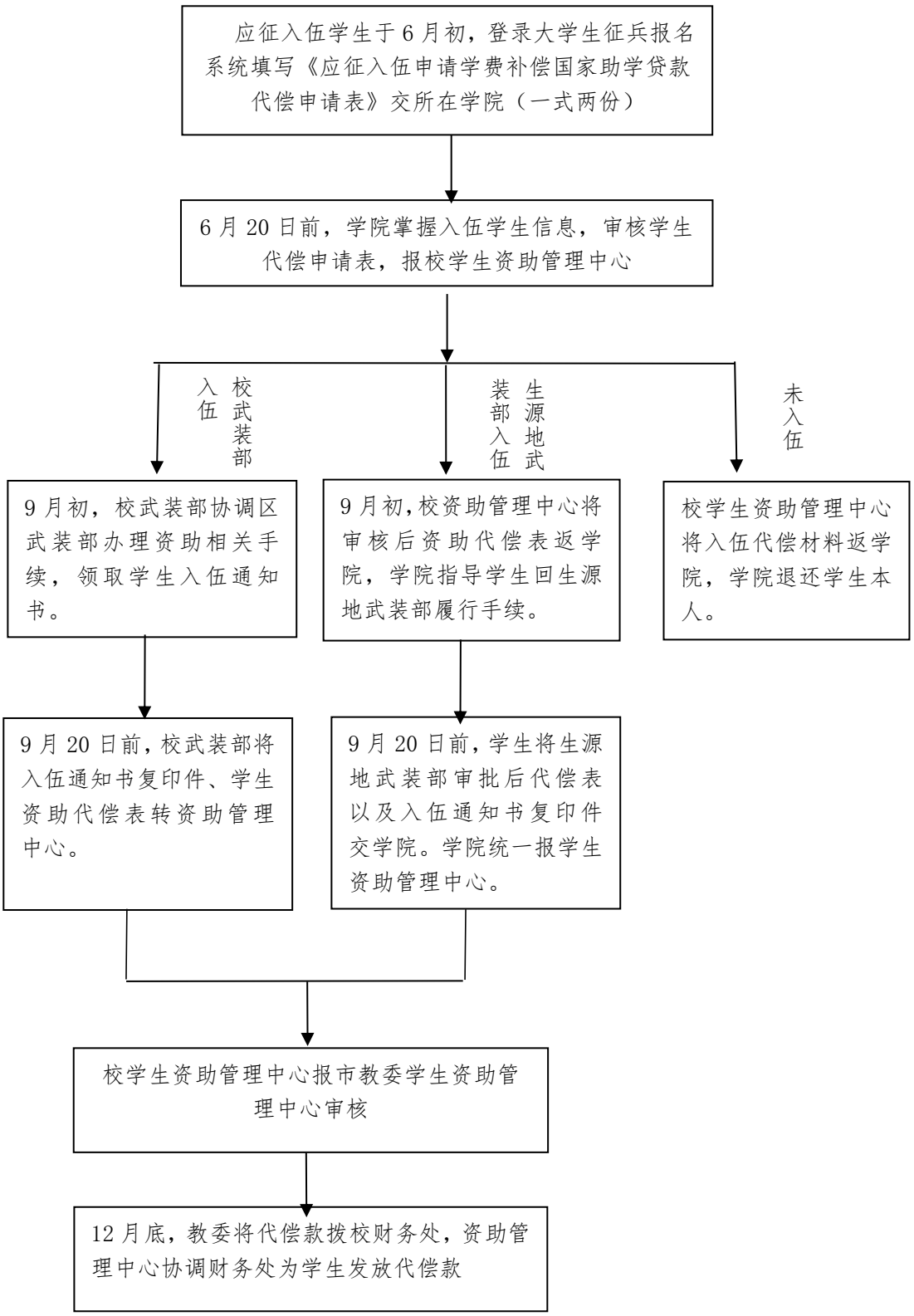天津商业大学学生应征入伍申请学费补偿国家助学贷款代偿工作流程