

# Emergency Short-Term Loan Program Information and Policies

Office of Student Financial Services  
P.O. Box 800  
University of Central Missouri  
Warrensburg, MO 64093-5178

## 2022 Spring Semester

The UCM Emergency Short-Term Loan (STL) Program assists students who are experiencing an emergency or hardship, can document need, **and** have forthcoming financial aid, scholarship assistance, or other educational benefits for the 2022 spring semester that will cover all educational expenses and the repayment of the STL. A Short-Term Loan **cannot** be approved if repayment is based on anticipated income from part-time employment or other non-UCM resources.

To qualify for a STL you:

- Must **not** be on academic probation and/or SAP appeal status
- Must be enrolled at UCM **at least half-time** for the **2022 Spring** semester
- Cannot have **delinquent or past due** UCM charges
- Cannot have any record of check(s) returned to UCM due to insufficient funds
- May receive **only one** Short-Term Loan per semester

A STL **cannot** be approved for payment of:

- UCM tuition or fees
- Residence hall costs
- Meal plan expenses
- Books and supplies
- Other UCM charges

**The maximum Short-Term Loan amount is \$1000.** However, based on your financial and academic history, you may be approved for a lesser amount or **may be denied**. If approved, a **\$10** processing fee is added to the amount you borrow.

**Include with your application documentation** supporting the reason you need the Emergency Short Term Loan (for example, past due bills, estimate from car repair shop, etc.)

You will be notified within 3 business days if you are approved or denied. Once your STL application has been reviewed you will be able to see the result on MyCentral; under Student Services, click on Financial Aid Status, choose the current award year, and click on 'You have active messages'. The message will also tell you what additional steps will be needed before your check can be picked up.

**When** you are approved for a STL, you are **required** to participate in on-line Financial Awareness Counseling through the U.S. Department of Education's Student Loans website <https://studentaid.gov> before your loan assistance can be paid. (This counseling is separate from the Stafford Loan Entrance Counseling you may have completed.) To complete the Financial Awareness Counseling and print the confirmation page:

- Go to the Federal Student Aid counseling page at: <https://studentaid.gov/app/counselingInstructions.action?counselingType=fa>
- Click on the 'Log In' box
- Use your Federal Student Aid (FSA) ID which is your username & password for FAFSA to log in.
  - (If you do not remember your FSA ID, click on the 'Log In' box, then 'Forgot Username or Password' to reset.)
- Check the 'I do not want to notify a school' box and click the 'Continue' box.
- After you successfully complete your counseling: Click 'View Completed Counseling' in the Next Steps box and Open the drop down for the most recently completed Financial Awareness Counseling confirmation.
- Click 'View and Print Counseling Confirmation' and print the resulting 'Completed Financial Awareness Counseling' page.
- Bring the printed confirmation page to Student Financial Services along with a copy of your picture ID.

If your Short-Term Loan becomes **past due**, a 'hold' will be placed against your UCM account. This will prohibit you from enrolling for classes, release of your academic transcript and/or diploma, and may disqualify you from receiving STL funds in the future. Late fees may also be posted to your UCM account.

**Detach, read, and retain this page.  
It's important for you to fully understand the above information!**

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# Emergency Application for Short-Term Loan Funds for the *2022 Spring Semester*

STL

1. Name \_\_\_\_\_  
Last First MI

2. UCM ID Number **700** \_\_\_\_\_

3. Local or Campus Address \_\_\_\_\_  
Number and Street/P.O. Box/Apartment #

\_\_\_\_\_ City State Zip

(\_\_\_\_\_) \_\_\_\_\_  
Telephone Number

4. Permanent Address \_\_\_\_\_  
Number and Street/P.O. Box/Apartment #

\_\_\_\_\_ City State Zip

(\_\_\_\_\_) \_\_\_\_\_  
Telephone Number

5. Indicate the **exact amount** you wish to borrow (\$1000 or less): \$ \_\_\_\_\_

6. For what **purpose** do you wish to borrow this money? **Please be specific & attach documentation.**

Please continue on page 2 ...

**7. References (Required):**

Parent \_\_\_\_\_ (\_\_\_\_\_) \_\_\_\_\_  
 Name Telephone Number

\_\_\_\_\_  
 Address (Number, Street, City, State, Zip Code)

Current Employer \_\_\_\_\_ (\_\_\_\_\_) \_\_\_\_\_  
 Supervisor Name Telephone Number

\_\_\_\_\_  
 Address (Number, Street, City, State, Zip Code)

*\*No Short-term loan checks will be available for pick-up prior to Friday, December 3rd.*

*\* In order to receive your check prior to the last day of finals, you will need to submit your request and documentation before 4pm on Monday, December 6<sup>th</sup>.*

*\*In order to receive your check before the university closes for the holiday break, you will need to submit your request and documentation prior to 4pm Monday, December 13<sup>th</sup>.*

I have read all of the attached information and I understand (read and **initial** each item **with an ink pen**)...

\_\_\_\_\_ Applications must be received by **4:00PM Monday** to be considered for **Friday** check release.

\_\_\_\_\_ All documentation must be attached that supports my request.

\_\_\_\_\_ I am required to complete Financial Awareness Counseling utilizing the **Studentaid.gov** website.

\_\_\_\_\_ After completion of the counseling, I must access and print my ‘Completed Financial Awareness Counseling’ confirmation page and bring it to the Office of Student Financial Services along with my state issued picture ID.

\_\_\_\_\_ Checks are only printed once each week on Friday and I must sign the promissory note in the Student Financial Services Office before my check can be released to me.

You will be notified within 3 business days if you are approved or denied. Once your STL application has been reviewed you will be able to see the result on MyCentral; under Student>Student Financial Services, click on Financial Aid Status, choose the current award year, and click on ‘You have active messages’. The message will also tell you when your check will be available to be picked up in the Student Financial Services Office.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Your dated signature certifies your understanding of the **Information and Policies** attached

===== **UCM Office of Student Financial Services Use Only** =====

Past Due Charges	2022 Spring Semester Charges	2022 Spring Semester Total Fin. Aid Amount	Overall Cumulative GPA	Enrolled hours 2022 Spring
\$	\$	\$		

\_\_\_\_\_ Approved for \$ \_\_\_\_\_ by \_\_\_\_\_ Due Date \_\_\_\_\_

\_\_\_\_\_ Denied by \_\_\_\_\_ Date \_\_\_\_\_

Comments \_\_\_\_\_

**Reset Form**

**Print**