

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

2019 Summer 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 2019 Summer 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 **2019 Summer** 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 \$500. 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 when your check will be available to 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://studentloans.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:

- Go to the Federal Student Aid website **<https://studentloans.gov>**.
- Click on the 'Log In' button in the 'Log in to Studentloans.gov' box.
- Log in using your Federal Student Aid (FSA) ID username & password for FAFSA
 - *(If you do not remember your FSA ID, click on the 'Log In' box, then 'Forgot Username or Password' to reset.)*
- Select 'Complete Counseling' on the left-hand navigation bar
- Select 'Financial Awareness Counseling' under 'Choose Counseling Type'
- After you successfully complete your counseling, you will receive e-mail confirmation from the U.S. Department of Education; follow the instructions to "View Completed Counseling", select the 'View HTML' link, and print the 'Completed Financial Awareness Counseling' page that you will bring with you to Student Financial Services when you pick up your check.

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 **2019 Summer 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 (\$500 or less): \$ _____

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

8. **How** will this loan be repaid (financial aid, scholarship assistance, etc.)? **Please be specific.**

Please continue on page 2 ...

9. References (Required):

Parent _____
Name

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

(_____) _____
Telephone Number

Current Employer _____
Supervisor's Name

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

(_____) _____
Telephone Number

I have read all of the attached information and I understand that (read and **initial** each item)...

- _____ I have attached all documentation supporting my request.
- _____ I am required to complete Financial Awareness Counseling utilizing the **StudentLoans.gov** website.
- _____ After completion of the counseling, I must access and print my 'Completed Financial Awareness Counseling' page and submit it to the Office of Student Financial Services when I pick up my STL check.
- _____ I am aware that checks are only available for pick-up once each week on Friday and cannot be mailed. I am also aware that applications must be received by **4:30pm Tuesday** to be considered for **Friday** check pick-up.

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 when your check will be available to be picked up.

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	2019 Summer Semester Charges	2019 Smr Semester Total Fin. Aid Amount	Overall Cumulative GPA	2019 Summer Enrolled hours
\$	\$	\$		

_____ Approved for \$ _____ by _____ Due Date _____

_____ Denied by _____ Date _____

Comments _____