



OFFICE of SCHOLARSHIPS and STUDENT AID
THE UNIVERSITY of NORTH CAROLINA at CHAPEL HILL
111 Pettigrew Hall, CB #2300
P.O. Box 1080
Chapel Hill North Carolina 27514-1080
T (919) 962-8396 aidinfo@unc.edu
F (919) 962-2716 studentaid.unc.edu

UNC-CH Emergency Loan Application Information Sheet

PLEASE KEEP FOR YOUR RECORDS

What is an Emergency loan?

- UNC-Chapel Hill Emergency Loans are interest-free, short-term loans. The purpose of the loan is to finance emergency expenses for currently enrolled UNC-CH students for which resources are temporarily not available. In the event an emergency has arisen to prevent students from having funds available for living expenses, such as food, rent, books, childcare, etc., a loan can be approved. Emergency Loans cannot be approved to pay University charges, such as tuition, since this is a planned expense.
- The Emergency Loan funds are financed by the University and must be repaid by the due date. In no case will the repayment date be approved beyond the first day of the last month of the semester in which the loan is borrowed (i.e., not after 12/1 or 5/1).
- Any unpaid balance on your Emergency Loan will be automatically deducted from any refund you may receive from the Cashier's Office. If this loan is not deducted from your cashier's account by the due date, it is your responsibility to pay the loan or to request an extension of the due date if necessary. Failure to repay will result in a "hold" being placed on your academic records. Late fees are assessed at \$15 per month and will be charged when a loan is not repaid by its due date. Loan repayment history will be considered before approving an Emergency Loan. If you have been late two times or more in repaying previous Emergency Loans, additional Emergency Loan requests will be denied.

Completing the Emergency Loan Application (with special attention to the following)

- The request will be denied if the application is not fully completed.
- List **THREE SEPARATE ADDRESSES**. ONE parent (or relative) address and TWO NON-STUDENT addresses.
- Clearly record specific reasons for needing money.
- List a specific dollar amount needed and keep in mind that you are requesting money that you will need for short-term purposes.
- Indicate specific source(s) of repayment. If employed, indicate weekly earnings and when you receive your paycheck.

Emergency Loan Check Disbursement

- If you provide an email address on the Emergency Loan Application, we will notify you of your application status via email on the day that you expect your loan check to be available. Please see below to determine when you can expect your check to be available. If you do not provide an email address, call the **Office of Scholarships and Student Aid at (919) 962-8396** after reading below to determine when to inquire about the status of your application.
- **Emergency Loan promissory notes are to be signed, checks are to be picked up, and loans are to be repaid in SASB North Suite 2215 (Cashier's Office).**
 - ✓ If your emergency loan application is submitted **before noon** and is approved, you **may sign the promissory note and pick up the check between 8:00 a.m. and 3:30 p.m. two business days later** in SASB North Suite 2215.
 - ✓ If your emergency loan application is submitted **after noon** and is approved, you **may sign the promissory note and pick up the check between 8:00 a.m. and 3:30 p.m. three business days later** in SASB North Suite 2215.
- Loans **will be cancelled** if the promissory note is not signed and the check not picked up within **ten business days**.
- You must show a picture ID in order to pick up an Emergency Loan check.



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APPLICATION FOR STUDENT EMERGENCY LOAN

PLEASE PRINT ALL INFORMATION

PID #

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Full Name _____
Last, First Middle

Local Address _____
Street/Dorm/Apartment, etc.

_____ Email _____
City, State Zip

Local Phone# () _____ Driver's License Number _____ State _____

Undergraduate _____ Graduate _____ Dental _____ Law _____ Medical _____ MBA _____

Expected Graduation Date (mth/yr) _____ Birthdate _____

State the reasons a loan is needed. Include information about the circumstances which have created the emergency and the purpose for which funds are needed. Continue on a separate sheet of paper if necessary.

List the names, phone numbers, and complete addresses of one parent (or relative) and two NON-STUDENTS, living at different addresses, who will always know your address. They should not be the same addresses as the local address listed above. The loan will not be approved without this information.

1. _____
parent's/relative's name street, city, state, zip area code & phone number
2. _____
non-student's name street, city, state, zip area code & phone number
3. _____
non-student's name street, city, state, zip area code & phone number

Amount Needed \$ _____ Proposed Repayment Date _____
(Cannot be beyond the end of the semester.)

Sources of Repayment (be specific) _____

Applicant's Signature _____ Date _____

..... **DO NOT WRITE BELOW THIS LINE**

Loan Repayment History: _____

Loan Date _____ Amount _____ Due Date _____ Date Paid in Full _____

Loan Date _____ Amount _____ Due Date _____ Date Paid in Full _____

LRS REP _____ Date _____

Approved _____ Denied _____ Need More Information _____

Amount Approved \$ _____ Repayment Date _____

Comments: _____

Student Aid Officer _____ Date _____