

The University of North Texas at Dallas Policy Manual	Chapter 7
<b>7.018 Emergency Student Loan Program</b>	Student Affairs, Education, and Funding

**Policy Statement.** The University of North Texas at Dallas has an Emergency Student Loan Program to assist eligible students with the payment of tuition and mandatory fees associated with courses in which the student is actually enrolling at the university.

**Application of Policy.** Students currently enrolled at the university.

**Definitions.** None.

**Procedures and Responsibilities.** These procedures apply to emergency tuition and fee loans available to eligible students in accordance with Texas Education Code 56.051-.053. This policy does not apply to alternate loan programs available to eligible students.

1. Administrative Guidelines

The Emergency Student Loan Program is administered through the Office of Student Financial Services.

Loan awards under this program will be made available only to students who meet the eligibility criteria set forth in this policy.

- c. The maximum loan amounts may not exceed the student's cost of tuition and mandatory fees for the courses in which the student is actually enrolling. An emergency loan for textbooks cannot be made from the Emergency Student Loan Program.
- d. An origination fee of 1.0 percent of the amount of the emergency loan will be charged.
- e. The repayment period on all Emergency Loans will be approximately 30, 60, or 90 days. In any event, all emergency loans must be repaid no later than the last day of the semester in which it was awarded. The actual repayment date will be established by Student Financial Services and the date will be listed on the Student Short Term Loan Promissory Note.
- f. Generally students are expected to repay their loans on the due date. However, in the event a student is unable to meet his or her total repayment obligation of the loan by the repayment date, the student will be assessed delinquent payment fees and will be unable to complete the registration process for another term until the loan is repaid.
- g. By accepting the loan terms, each student is authorizing Student Financial Services, should the student become delinquent, to:

- i. refer the student to the Center for Students Rights and Responsibilities for discipline in accordance with the Student Code of Conduct;
  - ii. withhold any official academic transcripts until the loan obligation has been brought to a current status; and/or
  - iii. refer the student's loan account to a collection or credit service agency for the purpose of collecting the loan.
- h. Student Financial Services will follow the guidelines established by the Texas Education Code and Texas Higher Education Coordinating Board when deferring payment or forgiving a loan.

**Responsible Party:** Student, Student Financial Services

2. Student Eligibility Criteria:

Each student must meet the following criteria in order to qualify for a loan under the Emergency Student Loan Program:

- a. be enrolled at the University;
- b. maintain satisfactory academic progress at the University;
- c. demonstrate a need for the emergency loan to pay the cost of tuition and mandatory fee expenses associated with the courses in which the student is actually enrolling at the University;
- d. not be currently delinquent on a previous emergency student loan received while attending the University; and
- e. not have outstanding blocks posted in the Enterprise Information System (EIS).

**Responsible Party:** Student

**References and Cross-references.**

Texas Education Code, chapters 56.051-.053  
Regents Rule 07.503

**Forms and Tools.** None.

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Revised: