

Emergency, Short-term and Assistant Loan Program Terms and Conditions

Applications may be subject to denial if:

- You have made any late payments on an Emergency, Short-term or Assistant loan.
- You have had an Emergency, Short-term or Assistant loan referred to a collection agency.
- Your financial aid was held to repay the loan (you may not borrow a loan during the quarter that financial aid was applied), or because you failed to pay as originally promised.
- You have a poor repayment record.
- You have not cleared all holds on your student account.
- You are a Law School, Veterinary Medicine or Health Systems applicant.
- You have outstanding financial aid requirements that prevent disbursement.
- You do not show up during your scheduled appointment or failed to reschedule your appointment.
- You have an outstanding account balance on an Emergency, Short-term or Assistant loan.
- You are attempting to use a tax return refund as a source of repayment.

Using a Short-Term or Assistant Loan to Pay Fees

Offered on exception and require approval from a financial aid officer. The Financial Aid and Scholarships office will submit the loan forms to Student Accounting, where your loan will be applied to your UC Davis account. You must resolve any outstanding debts to the University before the loan can be used to pay fees.

Emergency, Short-Term or Assistant Loan Appointments

You must be available to schedule a drop in appointment at 1100 Dutton Hall to finalize the application process. During the appointment you will complete a Promissory Note and Truth-in-Lending statement.

Late Payment Limitations

You will be asked to provide a receipt if you made a payment within the last 48 hours. You will be asked to reapply if you paid with a personal check as we must wait three weeks for a personal check to clear (for payment of your last loan) before a new loan may be processed. Failure to comply with the terms of the loan could result in your being dropped from classes.

Repayment Procedures:

Read the promissory note for specific payment schedule information and visit our [website](#) for instructions on how to make payments. You must agree to answer promptly all communications concerning your loan obligation and inform the Student Accounting Office, 2100 Dutton Hall, about any change in your address while any portion of your loan is unpaid.

Failure to comply with the Terms and Conditions of the loan could result in your being dropped from classes and a hold placed on my transcripts and/or diploma until the loan is paid-in-full.