Policy Chapter:	**Chapter 10 Fiscal Management**
Policy Number and Title:	**10.034 Emergency Student Loan Program**

I. Policy Statement

The University of North Texas (UNT) has established the Emergency Student Loan Program to assist eligible students with the payment of tuition and mandatory fees.

II. Application of Policy

This policy applies to students eligible to receive an emergency tuition and fee loan in accordance with Texas Education Code, §§ 56.051-56.053. This policy does not apply to alternative loan programs available to eligible students.

III. Policy Definitions

A. Emergency Student Loan Program

"Emergency Student Loan Program," in this policy, means the short-term loan program established to provide eligible students with an Emergency Student Loan to assist with the payment of tuition and mandatory fees. The program also extends the student's payment deadline.

B. Origination Fee

"Origination Fee," in this policy, means a one-time charge assessed to a student utilizing an Emergency Student Loan.

IV. Policy Responsibilities

A. Administrative Guidelines

1. The Emergency Student Loan Program is administered through Student Accounting.
2. Loans provided under this program will be made available only to students who meet the eligibility criteria set forth in this policy.
3. The maximum loan amounts may not exceed the student's cost of tuition and mandatory fees for the courses in which the student is currently enrolled. Loans for textbooks are not made from the Emergency Student Loan Program.
4. A one-time origination fee of One percent (1%) of the Emergency Student Loan amount will be charged.
5. The Emergency Student Loan repayment period will be approximately 30, 60, or 90 days. However, no repayment date will be established after the last day of the semester for which the emergency loan was requested. The actual repayment date will be established by Student Accounting and the due date will be listed in the agreement.
6. Students are expected to repay their loans on the due date. However, in the event a student is unable to meet the total repayment obligation of the loan by the repayment

date, the student will be assessed delinquent payment fees and the student may be unable to complete the registration process for another term until the loan is repaid.

7. By accepting the loan terms, each student is authorizing Student Accounting, should the student become delinquent, to:
    a. refer the student to the Dean of Students for discipline in accordance with the Code of Student Conduct;
    b. withhold any official academic transcripts until the loan obligation has been brought to a current status; and/or
    c. refer the student's loan account to a collection or credit service agency for the purpose of collecting a delinquent loan.
8. Student Accounting will follow the guidelines established by the Texas Education Code and Texas Higher Education Coordinating Board when deferring payment or forgiving a loan.

B. Student Eligibility Criteria

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

1. be enrolled at UNT;
2. meet satisfactory academic progress at UNT;
3. need the emergency loan to pay the cost of tuition and mandatory fee expenses associated with enrollment;
4. not be currently delinquent on a previously awarded Emergency Student Loan Program loan; and
5. not have outstanding blocks posted in the Enterprise Information System (EIS).

V. References and Cross-References

Texas Education Code §§ 56.051-56.053 & 56.055
UNT System Board of Regents Rule 07.503, Emergency Loans
UNT Policy 07.012, Code of Student Conduct
UNT Policy 10.032, Employee Indebtedness Owed to the University

VI. Revision History

Policy Contact:	Assoc. Vice President, Student Accounting
Approved Date:	01/01/1985
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