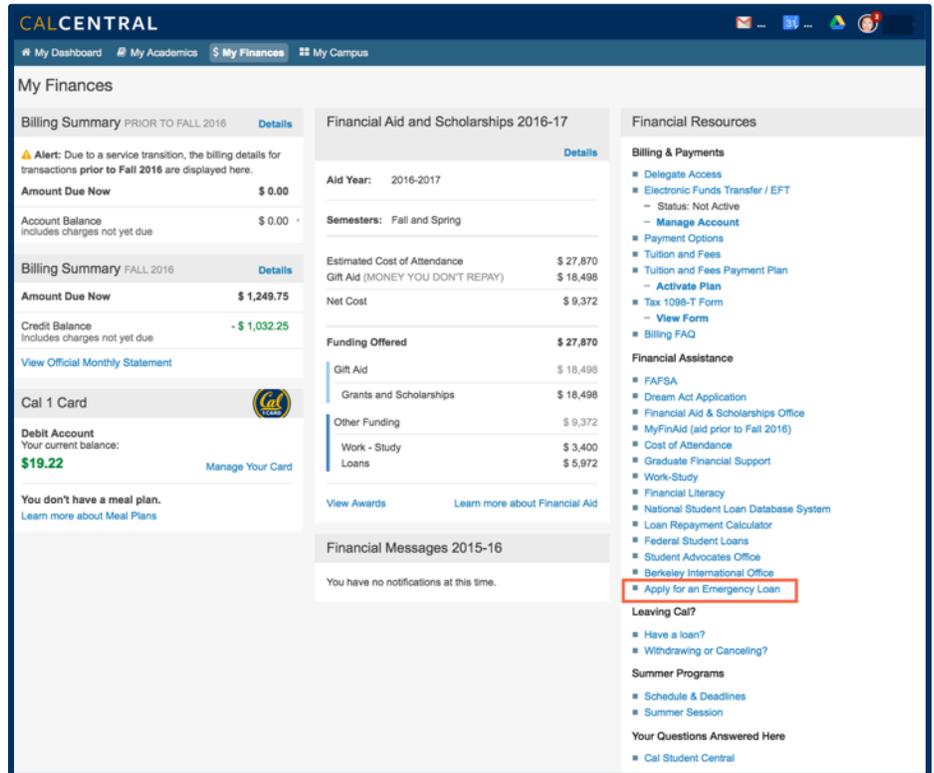


Emergency Loans

Emergency loans are intended to help with short-term, unanticipated expenses related to the cost of education. These loans are interest free, but must be paid back 60 days after the loan is approved. There is a \$20 Administrative Fee for each Loan. When filling out the loan application you cannot save, so be prepared to fill out the entire form in one session.

Log on to CalCentral and navigate to the My Finances tab.

In the Financial Resources section, click on Apply for an Emergency Loan.



You will be taken to the Emergency Loans eForm.

This first page has information about the two types of emergency loans.

1. **Co-payable Loan-**
Set amount of \$1360 to help you register. The money will go directly to your account.
2. **Living Expense Loan-** This will not go to your account. You can either pick up a check at Cal Student Central or have the money deposited via EFT (which may take a few more days).

When filling out the eForm, you may not have both loan options available. Once you have registered, the Co-Payable Loan will no longer be available.

NOTE: Your eForm ID # is listed in the top right corner of the page. You might want to write this down as a reference.

Read this information carefully before proceeding.

The screenshot shows the top portion of an eForm titled "TASK : Emergency Loan". The page number "eForm ID: 764" is in the top right corner. Below the title bar is a section header "Emergency Loan Instructions". The main content area is titled "EMERGENCY LOAN INSTRUCTIONS" and "Emergency Loan Program". It explains that emergency loans are interest-free and due in 60 days, with a \$20 processing fee. Two types are listed: a Co-payable Loan for tuition and fees, and a Living Expense Loan for other unanticipated expenses. The Living Expense Loan can be received via paper check at Cal Student Central or via EFT to a personal bank account.

The **NEXT STEPS** section tells you if you are eligible. If not, it will tell you why (e.g. took out too much money already, have a Block on your record, etc.) If you **ARE** eligible, it will confirm that and let you move forward by clicking the **Next** button.

Make sure to click and review eligibility criteria as well as maximum loan amounts.

NEXT STEPS

You are eligible to proceed with the Emergency Loan Application, please click **NEXT**.

Next

Please review the eligibility criteria and the maximum loan amount at <http://financialaid.berkeley.edu/short-term-emergency-loan> before proceeding.

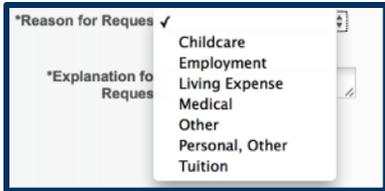
Please complete this application entirely. You will not be able to save the information you enter in the form prior to submitting the application.

Fill out the eForm. All sections with an asterisk* are required. Make sure not to type too quickly or the form will not pick up the correct information.

Type of Loan: This student is already registered, and is therefore only eligible for a Living Expenses loan.

Loan Amount: The default for Co-Payable Loan is \$1360 and the default for Living Expenses is \$100 (\$100 is the minimum). You can change this amount for a Living Expense loan, but if you ask for over \$775, it will need special approval, which may take longer.

Reason for Request: This is a pull down field.



Explanation for Request: This is a free form response. You can give a brief explanation of why you are requesting the loan.

How will loan be paid back?: Provide the method of repayment. If you select Other, a field will appear asking for the details of the

TASK : Emergency Loan
 eForm ID: 1423

Emergency Loan

EMERGENCY LOAN
Please complete the application below. Please note that financial aid from a future term is not a valid source of repayment, and that the minimum loan amount is \$100.

**REQUIRED FIELDS*

Student ID	
*Type of Loan <input type="text"/>	*Reason for Request <input type="text"/>
Loan Amount <input type="text" value="0"/>	*Explanation for Request <input type="text"/>
Loan Fee Amount <input type="text" value="0"/>	
*How will loan be paid back? <input type="text"/>	
*Currently Employed in the US? <input type="text" value="Yes"/>	

EMPLOYMENT INFORMATION

*Employer <input type="text"/>	*Employer Phone <input type="text"/>
*Employer Address <input type="text"/>	Employer Apt, Ste, etc <input type="text"/>
*Employer City <input type="text"/>	*Employer State <input type="text"/>
*Employer Zip Code <input type="text"/>	

FAMILY OR SPONSOR

Please supply a Relative or Sponsor in the U.S. as a Reference:

*Relation to you: <input type="text"/>	
*Relative/Sponsor Name <input type="text"/>	
*Address <input type="text"/>	Apt, Ste, etc. <input type="text"/>
*City <input type="text"/>	*State <input type="text"/>
*Zip Code <input type="text"/>	
*Contact Number <input type="text"/>	

PREFERRED PAYMENT OPTION

Please select your preferred payment method:

Check Option: Your Emergency Loan check will be available for pick up at [Cal Student Central](#), 120 Sproul Hall, within 2 working days.

Electronic Funds Transfer (EFT) Option: Your Emergency Loan will be disbursed to your personal bank account via [EFT](#). This payment option may take up to **5 business days** from the date the loan is approved. Note: If your [EFT](#) is not active, a paper check must be picked up at [Cal Student Central](#), 120 Sproul Hall.

If you understand and accept the payment method terms, please check the box below.

*Payment Option

Authorized by GIDEON TAYLOR
Close

Provide a family member or sponsor.

NOTE: Your relative or sponsor must live in the U.S.

FAMILY OR SPONSOR

Please supply a Relative or Sponsor in the U.S. as a Reference:

*Relation to you:

*Relative/Sponsor Name

*Address Apt, Ste, etc.

*City *State

*Zip Code

*Contact Number

Preferred Payment Option:

Checks will be picked up from Cal Student Central.

If you choose to receive your loan via Electronic Funds Transfer (EFT) you should already have EFT set up. Check [CalCentral > My Finances > Financial Resources > Electronic Funds Transfer / EFT](#) to view and manage your accounts. This option may take a few more days to process.

Once you have filled out all fields, click [Next](#).

PREFERRED PAYMENT OPTION

Please select your preferred payment method:

Check Option: Your Emergency Loan check will be available for pick up at [Cal Student Central](#), 120 Sproul Hall, within 2 working days.

Electronic Funds Transfer (EFT) Option: Your Emergency Loan will be disbursed to your personal bank account via [EFT](#). This payment option may take up to **5 business days** from the date the loan is approved. Note: If your [EFT](#) is not active, a paper check must be picked up at [Cal Student Central](#), 120 Sproul Hall.

If you understand and accept the payment method terms, please check the box below.

*Payment Option

Check
Electronic Funds Transfer(EFT)

Terms and Conditions:
There are some important things to note on this page.

Again, you can see the difference between Co-Payable loans and Living Expense loans along with the criteria for eligibility.

You can also see the maximum amount that you are able to request per semester for each type of loan:

- \$1,360 for Co-payable
- \$775 for living expenses (without review)

NOTE: There is a \$20 Administrative Fee for each Emergency Loan.

Check the [Accept Terms & Conditions](#) box and then click [Next](#).

TASK : Emergency Loan
 eForm ID: 1438

Terms and Conditions

TERMS AND CONDITIONS

EXHIBIT A

TERMS AND CONDITIONS OF THE STUDENT EMERGENCY LOAN PROGRAM

1. Eligibility for the Student Emergency Loan Program

1.1 Co-payable Loan for Fees is an Emergency Loan available to enrolled students who have not yet obtained an official registration status for the semester. The loan is intended to help make a partial payment toward fall or spring semester UC Berkeley registration fees. The loan will directly pay your fees and will be reflected in your Student Account. Students requiring additional funding beyond the co-payable maximum are encouraged to secure alternate sources of funding to meet the minimum amount due in advance of the payment deadline. *Co-payable Loans for Fees* are not available for UC Berkeley Summer Sessions, UC Berkeley Extension fees, UC Education Abroad programs or enrollment at other UC's or educational institutions. The loan funds are disbursed and credited directly to the Students' Account in Cal Central. To be eligible, students must:

- (1) Be enrolled in a minimum of 1.0 unit and have a non-registration status;
- (2) Not have any active blocks against registration; and
- (3) Not have a past due *Co-Payable Loan for Fees* and/or *Living Expense Emergency Loan*.

1.2 Living Expense Emergency Loans are available to UC Berkeley registered students who have demonstrated financial need for funds essential to their attendance. Students may choose to receive the full amount of the loan disbursement via a paper check or issued as a credit to their Student Account in Cal Central. Loan funds disbursed via Electronic Funds Transfer (EFT) may take up to three (3) to five (5) business days to process and may be used to pay any unpaid charges on the account. Loan disbursements will not be split across multiple payment methods. To be eligible, students must:

- (1) Be registered at UC Berkeley for the current semester;
- (2) Not have any active blocks against registration; and
- (3) Not have a past due *Living Expense* and/or *Co-Payable Loan for Fees Emergency Loan*.

1.3 The Financial Aid and Scholarships Office reserves the right to determine whether to make a loan available, or not, after assessing eligibility and other factors that may affect the student's registration or ability to repay the loan. This determination of eligibility is subject to verification of the information provided in the application and the University's records.

2. Maximum Loan Amounts per Semester

2.1 Co-Payable Loan for Fees Emergency Loan: An eligible student may receive up to \$1,360.00. There are no exceptions available to exceed this amount. Only one (1) *Co-Payable Loan for Fees Emergency Loan* will be granted each semester to an individual student.

2.2 Living Expense Emergency Loan: An eligible student may receive up to \$775.00. The Financial Aid and Scholarships Office may, at its discretion and on a case-by-case basis, approve more than one loan per semester and/or approve a loan in excess of \$775.00. Such approval requires authorization from an appropriate representative of the Financial Aid and Scholarships Office, or a delegated official, and may require an eligible student to sign a revised promissory note.

2.3 The maximum loan amount is established each semester by the Financial Aid and Scholarships Office and is subject to change without notice.

3. Administrative Fees

3.1 The Financial Aid and Scholarships Office assesses a **\$20.00** administrative fee for each Emergency Loan. This fee is automatically added to the loan balance and is repaid when the loan is repaid.

3.2 Student Emergency Loans are not assessed interest.

3.3 The amount of the administrative fee is established each semester by the Financial Aid and Scholarships Office and is subject to change without notice.

4. Repayment Terms

4.1 The principal loan amount and administrative fee are due approximately 60 days from the date of the application of this loan.

4.2 Financial awards, loans, or other credits to the Student's Account in Cal Central may result in the Loan balance being paid before the due date. Funds eligible to pay the Loan balance will not be issued as a refund of overpayment until the Loan balance is paid-in-full.

4.3 The student is responsible for repayment whether or not the student receives a billing statement.

5. Cancellation of Loan

5.1 The Financial Aid and Scholarships Office reserves the right to cancel all or part of this loan.

5.2 Canceled loans may be subject to immediate repayment.

Questions regarding the Student Emergency Loan Program may be directed to:

University of California, Berkeley
Cal Student Central Office
120 Sproul Hall
Berkeley, CA 94720-5404

Accept Terms & Conditions

Previous
Next

Authored by: **MI SIDEN TAYLOR**
Close

Student Promissory Note:
 This page will show a summary of your loan including the Repayment Due Date. Read the Promissory Note carefully, and then enter your Student ID to agree to the Promissory Note.

NOTE: Ignore the Comments field.

Click [Submit](#).

The top left corner will say [Finalized](#).

This is the end of requesting the loan, and you can see a summary of the loan as well as a copy of the Promissory Note.

In this example, we applied for a [Living Expenses](#) loan. If this had been a [C0-Payable](#) loan request:

- The loan will apply directly to your bill (once approved).
- You will get an email letting you know when the money posts to your account.
- You can only get [ONE](#) Co-Payable loan per Term. You also cannot apply for a Co-Payable once you are officially registered.
- Co-Payable loans are [NOT](#) available for summer.

NOTE: Co-Payable loans only cover 20% of Resident fees. If you are a non-resident, you may need to secure additional funding to meet the minimum amount due on the payment deadline.

If you wish to view the status of your loan you can click the [View Loan link](#) on the Forms section of CalCentral.

Support:

Students who require assistance or have questions should contact Cal Student Central.

- Call 510-664-9181 or submit a ticket: <http://studentcentral.berkeley.edu/open-case>