



Emergency Loan Instructions

Online forms can be found on this page: http://umanitoba.ca/faculties/graduate_studies/funding/forms.html

The maximum amount available for a loan is \$1,000.00, and no exceptions will be made.

Eligibility:

- You need to be a **registered full-time student in a Master's or PhD program** at the time of application.
- You cannot be on hold, or owe tuition past the fee deadline (for Fall, Winter, and Summer).
- You cannot be owing on a previous Graduate Student Emergency Loan at the time of application. All previous Graduate Student Emergency Loans will need to be paid off in its entirety before application of another one.
- Consider carefully your ability to repay before you apply.

Application Process:

- Once you have completed the **Graduate Student Emergency Loan Form**, please email the completed form to graduate.awards@umanitoba.ca from your UofM email account.
- You must attach all supporting financial documentation (i.e., recent pay stub, notice of assessments, income tax refund, awards/bursaries/scholarships, etc.). Any copies of the above must be clear photocopies.
- Be assured your email will be responded to in one business day by the Awards Team.
 - Upon receipt, the Awards Team will discuss with you about times to meet, once we examine your application. If we have questions, we will send you an email to your U of M email account to discuss further.
- All Emergency Loans are due by the end of the term in which you are applying or 4 months from the date in which you have applied. **IMPORTANT:** if you do not make payment in full by the due date, your account will be placed on hold, if further acceptable arrangements are not made with the Awards Team.

Note the following:

- The Emergency Loan is **not** applicable to tuition fees but is applicable to immediate living costs.
- If you are approved, your cheque will not be ready immediately.
 - Please allow for two days for processing approved applications.
 - Cheques will be available for pick-up at the Financial Aid and Awards Office, 422 University Centre.
 - Cheques are available for pickup every Wednesday and Friday after 3 PM at the Financial Aid and Awards Office.
- Once the cheque is ready for pickup, you will receive an email informing you that you can pick up the cheque from **422 University Centre**.
- Emergency Loan payments are to be made directly in person at the **Cashier's Office at 138 University Centre**, otherwise all payments made will go towards your tuition fees.

• **ALL FIELDS ON THIS APPLICATION ARE MANDATORY. INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.**

Application for Emergency Loan Assistance – acct. # 921-3150		
Student Number	Social Insurance Number	
Name (LAST, First)		
Address (House or Apartment Number, Street Name, City, Province, Postal Code)		
Email	Phone	Province of Permanent Residence
Next of Kin/Relationship		
Department/Program/Year	Session	
Student Status: Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Year in program _____		
Advisor's Name	Phone	
Advisor's Address		
Reference Name (person who has known you for at least 5 years)	Phone	
Reference Address		

Please provide a brief statement explaining your emergency financial needs

Please indicate the amount required (must not exceed \$1,000).

Why do you need this assistance?

How do you plan to repay these funds?

When do you plan to repay these funds?

Have you applied for a Canada Student Loan? Yes No

Cash Flow Statement

- Please complete this cash flow statement accurately and completely. All information on this form will remain confidential to the Faculty of Graduate Studies and Financial Aid & Awards Office.

FINANCIAL RESOURCES		
Please provide income information <i>where applicable</i> for a one-month period . You may have to estimate some of the figures such as employment income and income tax.		
Resources on Hand	Applicant	Spouse (if applicable)
Savings		
Funds from parents, or others		
Total Resources on Hand	\$ _____	\$ _____
Anticipated Resources		
Total Student Loan		
Other awards (scholarships, bursaries, assistantships)		
Income Tax Refund (estimate)		
Child Tax Benefit (if applicable)		
Assets (Savings, bank accounts, bonds, stocks, RRSPs)		
Employment Income		
Other Income (Work earnings, investments, rental, Worker's Comp, EI, etc.)		
Total Anticipated Resources	\$ _____	\$ _____
EXPENSES FOR ONE MONTH		
Please provide expense information that applies to you. You may need to estimate variable expenses such as groceries, laundry, clothing, entertainment, etc.		
Tuition	Local Transportation	
Books/Supplies	Clothing	
Housing & Utilities	Laundry & Toiletries	
Food	Recreation	
Credit Card(s)	Uninsured Medical/Dental	
Other _____		
Please explain:		
Total Expenses	\$ _____	

FACULTY OF GRADUATE STUDIES - OFFICE USE ONLY

Monthly Cash Flow	
A. Total Income for the Session	\$ _____
B. Net Resources for the Session = Total Income - Tuition, Books and Supplies	\$ _____
C. Month Budgeted Amount = Line B ÷ the number of months in your current academic session	\$ _____
D. Total Expenses for One Month Add all expenses noted on the previous page	\$ _____
E. Budgeted Surplus or Deficit per Month Line C - Line D	\$ _____

UM GRADUATE STUDENT LOAN FUND - #921-3150-00-000 | PROMISSORY NOTE

I hereby acknowledge the receipt of a loan of \$ _____ from the emergency funds administered by the Faculty of Graduate Studies, University of Manitoba.

I understand I am to meet with the Awards Staff, Faculty of Graduate Studies, 500 University Centre, prior to _____. At that time my financial situation and my repayment obligations will be reviewed.

I understand that this loan is payable to the "University of Manitoba" through the Faculty of Graduate Studies, Attention: Awards Officer.

Applicant

Name _____ Student Number _____

Signature _____ Date _____
MM/DD/YYYY

Awards Officer (or Designate)

Name _____

Signature _____ Date _____
MM/DD/YYYY

TO BE COMPLETED BY THE APPLICANT UPON APPROVAL

I hereby apply for financial assistance from the emergency loan funds administered by the **Faculty of Graduate Studies**. I declare that all information given on this application is complete and true in every respect; that I shall be a **registered full-time student in a graduate program**; and the financial assistance is essential to enable me to continue my education. Furthermore, I am aware that the use of this loan for any purpose other than those specified in this application without the written permission of the **Awards Staff, Faculty of Graduate Studies** will constitute a violation of this agreement, making the loan immediately due in full and making me ineligible for other support or assistance from the University of Manitoba until the loan is repaid. I am aware that this interest free loan is not to be used to pay for tuition costs. I understand that if payment is not made in full by the promised date, or if further arrangements are not made with the Awards Team, a Hold will be placed on my file **and, six months from that date, my outstanding loan may be turned over to a collection agency for recovery**. (A Hold placed on a student's file has the effect of cutting off all services from the university; no mark statements, academic transcripts or letters or permissions are issued, no further registrations are accepted, no library services are approved). I hereby consent to full access of my student records. I will notify the **Awards Staff, Faculty of Graduate Studies** of any change in academic status or in my financial status (or that of my spouse or dependants) during the academic period covered by this application.