

## Emergency Loan Instructions

### General Information:

- The maximum amount available for this interest-free Emergency Loan is \$1,000.00
- The Emergency Loan must **NOT** be used to pay for tuition fees, but it can be used to pay for **immediate living costs (eg., rent, groceries) or emergency expenses.**
- **Your payment will not be available immediately.** If you are approved for the Emergency Loan, please allow for a week's turnaround time from the date of your loan application submission to when your payment is issued **OR** when your cheque will be ready for pick up.

### Eligibility for an Emergency Loan:

- You must be a **registered full-time student in a Master's or PhD program** at the time of your Emergency Loan application.
- Your student account cannot be on hold, or owing fees past the tuition fee deadline for any term.
- You cannot be owing on a previous Graduate Student Emergency Loan (if any) at the time of application. All previous Graduate Student Emergency Loans must be completely paid off before you submit an application for a new Emergency Loan.
- When applying for this emergency loan, you are required to submit the application personally using your University of Manitoba student email address. Applications submitted from any other email address will not be accepted.

### Emergency Loan Application Process:

- Carefully consider your ability to repay the Emergency Loan before you apply.
- You must complete the attached **Graduate Student Emergency Loan Form**, and attach all relevant supporting financial documentation (i.e., recent paystub, notice of assessments, income tax refund, letters of awards/bursaries/scholarships). Please ensure that all scanned/copied documentation is clearly readable.
- Email the completed form with the supporting financial documentation to [graduate.awards@umanitoba.ca](mailto:graduate.awards@umanitoba.ca) from your student@myumanitoba.ca email account.
- After receiving your email, the Awards Team will respond to your email within two business days to discuss your application and eligibility for the Emergency Loan.
- If you are approved for the Emergency Loan, you will receive an e-Transfer within 4 business days of your meeting with the Awards Team.
- If your bank does not accept e-Transfers, a cheque will be issued. You will receive an email within 4 business days of your meeting with the Awards Team informing that you can pick up the cheque at the **Financial Aid and Awards Office, 422 University Centre.**
- Emergency Loan payments can be made online through mobile banking **OR** in person at the **Cashier's Office, 138 University Centre.** Payments made elsewhere will go towards your tuition fees, rather than to pay off your loan.
- All Emergency Loans must be repaid by the end of the term in which they are granted **OR** four months from the date on which they are granted. **IMPORTANT:** *If you have not repaid the loan in full by the due date, and if further acceptable arrangements are not made with the Awards Team, your account will be placed on hold.*

• **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		

<b>Please provide a brief statement explaining your emergency financial needs</b>
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 <input type="checkbox"/> No <input type="checkbox"/>

**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 and Postdoctoral Studies and Financial Aid & Awards Office.

<b>FINANCIAL RESOURCES</b>		
Please provide income information <i>where applicable</i> for a <b>one-month period</b> . You may have to estimate some of the figures such as employment income and income tax.		
<b>Resources on Hand</b>	<b>Applicant</b>	<b>Spouse (if applicable)</b>
Savings		
Funds from parents, or others		
<b>Total Resources on Hand</b>	\$ _____	\$ _____
<b>Anticipated Resources</b>		
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.)		
<b>Total Anticipated Resources</b>	\$ _____	\$ _____
<b>EXPENSES FOR ONE MONTH</b>		
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:		
<b>Total Expenses</b>	\$ _____	

**FACULTY OF GRADUATE AND POSTDOCTORAL STUDIES - OFFICE USE ONLY**

**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 and Postdoctoral Studies, University of Manitoba.

I understand I am to contact the Awards Staff, Faculty of Graduate and Postdoctoral Studies, 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 and Postdoctoral 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 and Postdoctoral 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 and Postdoctoral 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 and Postdoctoral 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.

This document is available in alternative formats by contacting [graduate.studies@umanitoba.ca](mailto:graduate.studies@umanitoba.ca).