

Short Term Emergency Loan Program

The Dean of Students Office will extend short-term loans to matriculated undergraduate and graduate students for temporary financial emergencies, hardship, and/or unforeseen personal/family emergencies. The maximum loan amount is \$500 for undergraduate students and \$1000 for graduate students. The loan is disbursed and payment are received by the Bursar's office.

Students applying for the loan must meet the following requirements to receive a loan:

- Enrolled in classes (or continuous enrollment status for graduate students)
- Have a means and plan of repayment within the established due date (typically 30 days)
- Have no outstanding Dean of Students short term emergency loan
- Have no outstanding balance with the Bursar's Office (the short-term loan cannot be applied to outstanding University bills).

Process:

1. Students submit a completed Short Term Loan Application along with any relevant documents to the Dean of Students Office via email at doso@umass.edu from their UMass student email.
2. The Dean of Students Office confirms receipt of application and schedules the student to meet with a staff member.
3. Student meets with the designated staff person (phone/Zoom) to review their application. The student should be prepared to discuss their request as well as their plan to pay back the loan within the 30 days. In addition to reviewing the application and any relevant documents submitted by the student, staff reviews the students' Bursars bill to determine if the student has an unpaid balance and any information regarding any previous Dean of Students Office short-term loans, including previous payback records. During the meeting, staff may also review other resources available to the student.
4. Staff will notify the student during the phone call if the short-term loan is approved or denied. If approved:
 - a. Staff emails student a promissory note for signature.
 - b. Once the promissory note has been signed, the Dean of Students Office staff will submit paperwork to the Bursar's Office for processing.
 - c. The loan amount is then issued as a refund (student must have no outstanding balance) by the Bursar's Office via [Excess Express](#). It is highly encouraged for the student to sign up for Excess Express otherwise a paper check will be printed by the University Systems office and mailed to student's permanent address which will take a significant amount of time.
5. Student pays the loan via the Bursar's Office

Application

DATE OF REQUEST: _____

FIRST NAME: _____ LAST NAME: _____

PHONE NUMBER: _____ SPIRE ID: _____

PERMANENT ADDRESS: _____
Street *State* *Zip*

EXPECTED GRADUATION DATE: Spring / Summer / Fall, 20 _____

SELECT ONE:

Undergraduate Student

Graduate Student

AMOUNT REQUESTED _____ (Maximum- \$500 for Undergraduate Students / \$1000 for Graduate Students)

1. Describe the nature of your emergency. How would the loan assist you in overcoming the financial emergency you are facing?

2. How will you repay the loan?

3. Do you have documentation related to the described emergency (e.g., police report, medical bill, court dispossession notice, unemployment notice, etc.)? If yes, please submit with your application.

Yes No

Submit Application to the Dean of Students Office via email at doso@umass.edu using your UMass Amherst email.

Contact the Dean of Students Office at 413-545-2684 or doso@umass.edu if you have questions or need assistance completing the application.