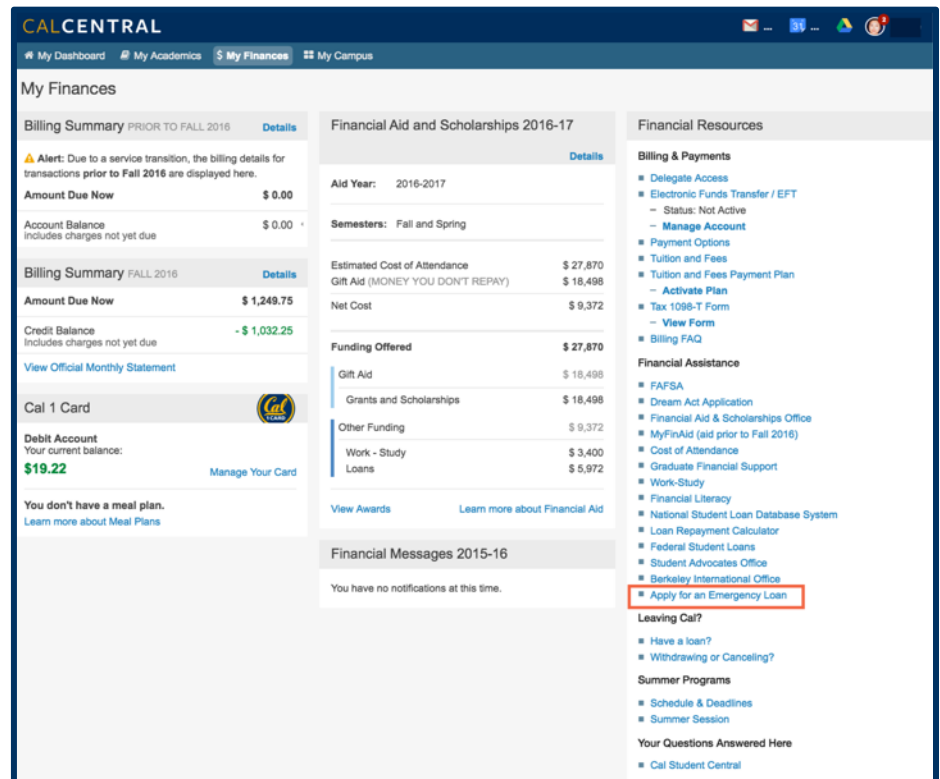


## Emergency Loans

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.



**CALCENTRAL**

My Dashboard | My Academics | **My Finances** | My Campus

### My Finances

**Billing Summary** PRIOR TO FALL 2016 [Details](#)

⚠ Alert: Due to a service transition, the billing details for transactions prior to Fall 2016 are displayed here.

Amount Due Now \$ 0.00


Account Balance Includes charges not yet due \$ 0.00

**Billing Summary** FALL 2016 [Details](#)

Amount Due Now \$ 1,249.75

Credit Balance Includes charges not yet due - \$ 1,032.25

[View Official Monthly Statement](#)

**Cal 1 Card** 

Debit Account Your current balance: **\$19.22** [Manage Your Card](#)

You don't have a meal plan. [Learn more about Meal Plans](#)

**Financial Aid and Scholarships 2016-17** [Details](#)

Aid Year: 2016-2017

Semesters: Fall and Spring

Estimated Cost of Attendance	\$ 27,870
Gift Aid (MONEY YOU DON'T REPAY)	\$ 18,498
Net Cost	\$ 9,372

**Funding Offered** \$ 27,870

Gift Aid	\$ 18,498
Grants and Scholarships	\$ 18,498
Other Funding	\$ 9,372
Work - Study	\$ 3,400
Loans	\$ 5,972

[View Awards](#) [Learn more about Financial Aid](#)

**Financial Messages 2015-16**

You have no notifications at this time.

**Financial Resources**

**Billing & Payments**

- Delegate Access
- Electronic Funds Transfer / EFT
  - Status: Not Active
  - [Manage Account](#)
- Payment Options
- Tuition and Fees
- Tuition and Fees Payment Plan
  - [Activate Plan](#)
  - [Tax 1098-T Form](#)
  - [View Form](#)
- Billing FAQ

**Financial Assistance**

- FAFSA
- Dream Act Application
- Financial Aid & Scholarships Office
- MyFinAid (aid prior to Fall 2016)
- Cost of Attendance
- Graduate Financial Support
- Work-Study
- Financial Literacy
- National Student Loan Database System
- Loan Repayment Calculator
- Federal Student Loans
- Student Advocates Office
- Berkeley International Office
- [Apply for an Emergency Loan](#)**

**Leaving Cal?**

- Have a loan?
- Withdrawing or Canceling?

**Summer Programs**

- Schedule & Deadlines
- Summer Session

**Your Questions Answered Here**

- Cal Student Central

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.


**TASK : Emergency Loan**

eForm ID: 764

Emergency Loan Instructions

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**EMERGENCY LOAN INSTRUCTIONS**

**Emergency Loan Program**

Emergency Loans are available to students who have short-term, unanticipated expenses directly related to the cost of education. Loans are interest-free and due in approximately 60 days from when the loan is approved. There is a \$20 processing fee associated with all approved emergency loans. Two types of loans are available to students:

- A **Co-payable Loan** for tuition and fees is for eligible students who are enrolled but not yet registered. 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.
- A **Living Expense Loan** is for eligible, registered students to help with unanticipated emergency expenses. Students may receive these short-term, emergency funds via paper check at Cal Student Central or in their personal bank account via [Electronic Funds Transfer \(EFT\)](#). Note: If your EFT is not active, a paper check will be printed for pick up at 120 Sproul Hall at Cal Student Central during regular business hours.

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.

\*Reason for Request ✓

- Childcare
- Employment
- Living Expense
- Medical
- Other
- Personal, Other
- Tuition

**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

Loan Amount 0

Loan Fee Amount 0

\*How will loan be paid back?

\*Currently Employed in the US?

\*Reason for Request

\*Explanation for Request

---

**EMPLOYMENT INFORMATION**

\*Employer

\*Employer Address

\*Employer City

\*Employer Zip Code

\*Employer Phone

Employer Apt, Ste, etc

\*Employer State

---

**FAMILY OR SPONSOR**

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

\*Relation to you:

\*Relative/Sponsor Name

\*Address

\*City

\*Zip Code

\*Contact Number

Apt, Ste, etc.

\*State

---

**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

Previous

Next

Authored by: **EN 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

Authorized by: **SHIDEEN 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.

**TASK: Emergency Loan** eForm ID: 1438

**Student Promissory Note**

---

**STUDENT SUMMARY INFORMATION**

Student ID	Student Name
Loan Application Number 1438	Loan Application Date 08/16/2016
Loan Amount 600	Repayment Due Date 10/15/2016
Loan Fee Amount 20	Total Amount Due 620

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**STUDENT ELOAN PROMISSORY NOTE**

**STUDENT EMERGENCY LOAN PROMISSORY NOTE**

- I understand I am entering into this Student Emergency Loan Promissory Note ("Note") with The Regents of the University of California, on behalf of the University of California, Berkeley (the "University").
- I acknowledge that I have read the Terms and Conditions of the Student Emergency Loan Program attached hereto as Exhibit A, and fully incorporated by reference ("Terms and Conditions"), and that I fully agree to these Terms and Conditions.

- I acknowledge that I have read and understand this entire Note and its Terms and Conditions. I have read and understand the promises and acknowledgments I have made herein and fully understand that this Loan has been made to me without security. I am entitled to, and have received, an exact copy of this Note.
- My signature, or my electronically submitted Student Identification (SID) number, certifies that I have read, understand, and agree to the Terms and Conditions of this Note as stated above and in Exhibit A. I understand that failure of the University to enforce this Note is not a waiver of the University's rights and that no provision of this Note can be waived or modified except in writing.

---

**PROMISSORY NOTE SIGNATURE**

*By entering my Student ID below and pressing the Submit Button, I hereby agree to this Promissory Note.*

\*Please Enter your Student ID:  Submission Date 08/16/2016

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**COMMENTS**

[Previous](#) [Submit](#)

Authorized by: **DI DIXON TAYLOR** [Close](#)

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.

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### 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>