

Emergency Short-Term Loan Program Information and Policies

Office of Student Financial Services
P.O. Box 800
University of Central Missouri
Warrensburg, MO 64093-5178

2025 Spring Semester

The UCM Emergency Short-Term Loan (STL) Program assists students who are experiencing an emergency or hardship, can document need, **and** have forthcoming financial aid, scholarship assistance, or other educational benefits for the 2025 spring semester that will cover all educational expenses and the repayment of the STL. A Short-Term Loan **cannot** be approved if repayment is based on anticipated income from part-time employment or other non-UCM resources.

To qualify for a STL you:

- Must **not** be on academic probation and/or SAP appeal status
- Must be enrolled at UCM **at least half-time** for the **2025 spring** semester
- Cannot have **delinquent or past due** UCM charges
- Cannot have any record of check(s) returned to UCM due to insufficient funds
- May receive **only one** Short-Term Loan per semester

A STL **cannot** be approved for payment of:

- UCM tuition or fees
- Residence hall costs
- Meal plan expenses
- Books and supplies
- Other UCM charges

The maximum Short-Term Loan amount is \$1000. However, based on your financial and academic history, you may be approved for a lesser amount or **may be denied**. If approved, a **\$10** processing fee is added to the amount you borrow.

Include with your application documentation supporting the reason you need the Emergency Short Term Loan (for example, past due bills, estimate from car repair shop, etc.)

You will be notified within 3 business days if you are approved or denied. Once your STL application has been reviewed you will be able to see the result on MyCentral; under Student > Student Financial Services. Click on the Financial Aid Dashboard under the Financial Aid box. Select the 2024/2025 Award Year and click the Notifications tab. The message will also tell you what additional steps will be needed before your check can be picked up.

If your Short-Term Loan becomes **past due**, a 'hold' will be placed against your UCM account. This will prohibit you from enrolling for classes and may disqualify you from receiving STL funds in the future. Late fees may also be posted to your UCM account.

**No Short-term loan checks will be available for pick-up prior to Friday, December 6th.*

** In order to receive your check by the last day of finals, you will need to submit your request and documentation before 4pm on Monday, December 9th.*

**In order to receive your check before the university closes for the holiday break, you will need to submit your request and documentation prior to 4pm Monday, December 16th.*

**Detach, read, and retain this page.
It's important for you to fully understand the above information!**

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Emergency Application for Short-Term Loan Funds for the *2025 Spring Semester*

STL

1. Name _____
Last First MI

2. UCM ID Number **700** _____

3. Local or Campus Address _____
Number and Street/P.O. Box/Apartment #

_____ City State Zip

(_____) _____
Telephone Number

4. Permanent Address _____
Number and Street/P.O. Box/Apartment #

_____ City State Zip

(_____) _____
Telephone Number

5. Indicate the **exact amount** you wish to borrow (\$1000 or less): \$ _____

6. For what **purpose** do you wish to borrow this money? **Be specific & attach documentation.**

Continue on page 2 ...

7. References (Required):

Parent _____ (_____) _____
 Name Telephone Number

 Address (Number, Street, City, State, Zip Code)

Current Employer _____ (_____) _____
 Supervisor Name Telephone Number

 Address (Number, Street, City, State, Zip Code)

I have read all of the attached information and I understand (read and **initial** each item **with an ink pen**)...

_____ Applications must be received by **4:00PM Monday** to be considered for **Friday** check release.

_____ All supporting documentation must be attached.

_____ Checks are only printed once each week on Friday and the borrower must sign the promissory note in the Student Financial Services Office before the check can be released.

You will be notified within 3 business days if you are approved or denied. Once your STL application has been reviewed you will be able to see the result on MyCentral; under Student > Student Financial Services. Click on the Financial Aid Dashboard under the Financial Aid box. Select the 2024/2025 Award Year and click the Notifications tab. The message will also tell you when your check will be available to be picked up in the Student Financial Services Office.

Signature _____ Date _____
 Your dated signature certifies you understand the **Information and Policies** attached

===== **UCM Office of Student Financial Services Use Only** =====

Past Due Charges	2025 Spring Semester Charges	2025 Spring Semester Total Fin. Aid Amount	Overall Cumulative GPA	Enrolled hours 2025 Spring
\$	\$	\$		

_____ Approved for \$ _____ by _____ Due Date _____

_____ Denied by _____ Date _____

Comments _____

Reset Form

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