

## **SGS Emergency Loan Application**

Please complete the following form in full and submit by email to: sgs.financial.assistance@utoronto.ca.

Section 1: Student Information (To be c	<u> </u>					
Last Name:	First N	First Name(s):			Student Number:	
U of T Email:			Phone Number:			
Graduate Unit/Department (e.g. Civil Engineeri	Faculty (e.g. Arts& Science/Medicine/Engineering)		ineering)*:	Amount Requested: \$ (Max \$1500)		
*Students registered at Oli Section 2: Please describe the reason					r home faculty.	
Section 3: Please describe the intend	led use of	the SGS Emerge	ncy Loan.			
Please note: The Emergency Loan progra	ım is not int	ended for tuition p	ayment.			
Section 4: Expected Income used to R	epay Loan	Amount				
Income Source		Expected Amount	Expected Dat (Date of available funds in the current academ YYYY / MM / I	s must be nic year)	Supporting Document Attached: (Income without supporting document will not be considered)	
Teaching/Research Assistantships:		\$				
Fellowships:		\$				
Student Loan:		\$			Student Loan Notice of Assessment	
Awards/Scholarships Name:		\$				
All other income (please specify):		\$				
Section 5: SGS History						
lave you previously applied for SGS Eme	rgency Loa	n before? Yes 🏻	No ☐ If yes, wh	en?		
Have you previously applied for SGS Eme	rgency Gra	nt before? Yes □	No ☐ If yes, wh	en?		
Section 6: Declaration						
hereby declare that the information provide	ded on this	form is complete	and true to the best	of my kno	wledge.	
Signature of Applicant			Date			
DISE Students require the signature the Fin	ancial Aid C	Coordinator	Date			



## **SGS Emergency Loan Repayment Agreement**

		,	, the undersigned recipient:			
Las	st Name, First Name	Student Number	r			
In consideration of the amount loaned to me for purposes of providing me expenses while attending the University of Toronto, School of Graduate S			duate Studies, I will pay to the University of Toronto the sum of ed date of (YYYY/MM/DD - Maximum			
2.	The student's outstanding fees balance is taken into consideration when assessing loan amounts as expected income should be sufficient to cover both fees and loan. Students may be approved for a <u>maximum of two</u> emergency loans per academic year.					
3.	Loans must be paid by the due date or before a student withdraws from the School of Graduate Studies, University of Toronto, whichever date is earlier. Payments can be made via online banking towards your tuition fees account. The payment must be made in full and once the payment is made, students are required to email the Student Receivables and Accounting Office at: studentar@utoronto.ca, with the subject line "[SURNAME][STUDENT NUMBER] – SGS Emergency Loan Payment ", to notify them of this emergency loan payment.					
4.	The Emergency Loan is processed a your invoice in ACORN.	s a financial arrangement on	a student's financial account. Therefore, the loan is viewable on			
5.	The loan is displayed as part of the fees balance on ACORN but is not subject to service charge up to and including the agreed upon due date. On the day following the agreed upon due date the loan is subject to service charge. If not paid in full, the outstanding balance is subject to a monthly service charge of 1.5% compounded (19.56% per annum) assessed as of the 15th of every month.					
6.	Students who do not repay their loan within 30 days of the due date may not receive additional emergency loans.					
7.	Funds will be issued by direct deposit (1-2 business days). Students must have direct deposit banking information and a current/valid "mailing" address in ACORN. Please note: A current/valid "mailing" address is needed versus the "permanent" address for payments to be processed. If direct deposit/current mailing address is not set up, a cheque will be mailed to your mailing address (2-3 weeks). Students who prefer to have a cheque held for pick up at Student Accounts Office (2-3 business days) must notify the SGS Financial Aid Office at the time they submit their loan application.					
l ha	ave read, understood and agree to con	nply with, the terms and condi	tions of the EMERGENCY LOAN REPAYMENT AGREEMENT.			
Sig	gnature of Borrower		Date			
ΑP	PROVAL:					
Graduate Awards Office, School of Graduate Studies		rate Studies	Date			