SGS Emergency Loan Application

Please complete the following form in full and submit to Graduate Awards Office located at 63 St. George Street, or by email to sgs.financial.assistance@utoronto.ca

Section 1: Student Information (To be completed by the student).

<table>
<thead>
<tr>
<th>Last Name:</th>
<th>First Name(s):</th>
<th>Student Number:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>U of T Email:</th>
<th>Phone Number:</th>
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</thead>
<tbody>
<tr>
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</table>

<table>
<thead>
<tr>
<th>Graduate Unit/Department (e.g. Civil Engineering/English):</th>
<th>Faculty (e.g. Arts&amp; Science/Medicine/Engineering)*:</th>
<th>Amount Requested:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$ (Max $1500)</td>
</tr>
</tbody>
</table>

*Students registered at OISE or Toronto School of Theology are asked to first inquire with their home faculty.

Section 2: Please describe the reasons and purpose for requesting loan assistance.


Section 3: Please describe the intended use of the SGS Emergency Loan.

Please note: The Emergency Loan program is not intended for tuition payment.


Section 4: Expected Income used to Repay Loan Amount

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Expected Amount</th>
<th>Expected Date: (Date of available funds must be in the current academic year) YYYY / MM / DD</th>
<th>Supporting Document Attached: (Income without supporting document will not be considered)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teaching/Research Assistantships:</td>
<td>$</td>
<td></td>
<td>☐</td>
</tr>
<tr>
<td>Fellowships:</td>
<td>$</td>
<td></td>
<td>☐</td>
</tr>
<tr>
<td>OSAP:</td>
<td>$</td>
<td></td>
<td>☐</td>
</tr>
<tr>
<td>Awards/Scholarships Name:</td>
<td>$</td>
<td></td>
<td>☐</td>
</tr>
<tr>
<td>All other income (please specify):</td>
<td>$</td>
<td></td>
<td>☐</td>
</tr>
</tbody>
</table>

Section 5: SGS History

Have you previously applied for SGS Emergency Loan before? Yes ☐ No ☐ If yes, when? ________________________________

Have you previously applied for SGS Emergency Grant before? Yes ☐ No ☐ If yes, when? ________________________________

Section 6: Declaration

I hereby declare that the information provided on this form is complete and true to the best of my knowledge.

______________________________________________________  ___________________________________________
Signature of Applicant Date

_____________________________________________________
OISE Students require the signature the Financial Aid Coordinator Date

Freedom of Information and Protection of Privacy Act: www.rosi.utoronto.ca/fippa.php

UPDATED: 02 MAR 20
SGS Emergency Loan Repayment Agreement

___________________________________________, _______________________________, the undersigned recipient:

1. In consideration of the amount loaned to me for purposes of providing me with funds to assist in paying and/or maintenance of expenses while attending the University of Toronto, School of Graduate Studies, I will pay to the University of Toronto the sum of $____________________, on or before the agreed date of ___________________________ (YYYY/MM/DD) at which date the expected funds will become available.

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 maximum of two 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.

   **REPAYMENT MAY BE MADE:**
   a) In person at Student Accounts (215 Huron Street, 2nd Floor, 416-978-2142). Payments made at Student Accounts should be in the form of certified cheque, money order, or bank draft payable in Canadian funds to the University of Toronto.

   Students must indicate that the payment is repayment of a loan. The payment will then be applied directly against the loan transaction on the student’s account.

   b) Through the Bank (in person or online). Payments made through the Bank will be applied to the charges on your financial account according to the algorithm of oldest first. This means that the oldest outstanding charge in the oldest session will be cleared first there is no distinction between the type of charge, e.g. residence fees, academic fees, emergency loan.

   Please note: The outstanding loan amount maybe reduced in advance of the agreed upon due date if ROSI issued installments (such as Fellowships, Awards, and Grants) are directed to the student’s outstanding account balance upon payment.

4. The Emergency Loan is processed as a financial arrangement on a student’s financial account. Therefore, the loan is viewable in invoice on ACORN/ROSI.

5. The loan is displayed as part of the fees balance on ACORN/ROSI 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/ROSI. 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 Graduate Awards Office at the time they submit their loan application.

I have read, understood and agree to comply with, the terms and conditions of the EMERGENCY LOAN REPAYMENT AGREEMENT.

___________________________________________  __________________________________________
Signature of Borrower Date

APPROVAL:

___________________________________________  __________________________________________
Graduate Awards Office, School of Graduate Studies Date