

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 o					
Last Name:	First N	lame(s):		Student N	lumber:
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 OI Section 2: Please describe the reaso					r home faculty.
Section 3: Please describe the intend			•		
Please note: The Emergency Loan progra	am 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 lic 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				1	
lave you previously applied for SGS Eme	ergency Loa	n before? Yes 🏻	No ☐ If yes, wh	en?	
lave you previously applied for SGS Eme	ergency Gra	nt before? Yes □	I No □ If yes, wh	en?	
Section 6: Declaration					
hereby declare that the information provi	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 Nun	nber		
1.	n 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 (Maximum amount: \$1,500), on or before the agreed date of (YYYY/MM/DD - Maximum l20 days and no later than Aug 30), 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 <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 as a financial arrangement on a student's financial account. Therefore, the loan is viewable on your invoice in ACORN.				
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 co	omply with, the terms and co	nditions of the EMERGENCY LOAN REPAYMENT AGREEMENT.		
Sig	gnature of Borrower		Date		
ΑP	PROVAL:				
Graduate Awards Office, School of Graduate Studies			Date		