

UNLV Boyd School of Law Emergency Loan Application Terms and Conditions. Please read the following terms and conditions before completing the emergency loan application. Once you have read these conditions, please complete the application and attach.

Emergency loans are intended for students who have a bonafide short-term emergency. Emergency Loans are not intended for basic living expenses or other recurring costs.

- Applicants must be formally admitted to the Boyd School of Law
- Applicants must be currently be registered in at least 6 credits in the Boyd School of Law
- Applicants must have monthly resources sufficient to repay the loan on time
- Applicants must not currently owe money to the University for tuition, deferred fee payment, return checks or any type of “hold” (including parking and library holds).
- Emergency loans are not available to students who recently received a financial aid and/or scholarship check in excess of \$1000.00.
- Applicants must not have any outstanding University or other short-term loan outstanding. One emergency loan per semester can be approved and disbursed.
- Applicants must have repaid all previous loans on time.
- 30 day period between loan payoff and semester
- Repayment in full will be required if you receive a financial aid refund, regardless of the due date of the emergency loan
- If applicant is no longer enrolled for any reason are before the due date, the applicant must immediately pay the balance owed on the emergency loan. Failure to pay immediately will constitute default and the entire unpaid indebtedness will be forwarded to a collection agency and reported to a credit bureau.
- Maximum amount that a student can request is \$500.00.
- Applicants are charged a \$1.00 per \$100 service charge for all approved loans
- Emergency loans issued for a period to not extend beyond the end of the semester
- Emergency loans must be repaid by each due date. Failure to pay by the due date shall result in the denial of further loans, withholding of transcripts, grades, denial of registration, possible disqualification from UNLV and the withholding of any check made payable to the applicant by UNLV, who will apply said check to the emergency loan fund.
- Any emergency loan not paid by the due date may be reported to a credit bureau.
- Failure to pay by the due date will constitute delinquency and an additional \$10.00 per hundred late fees will be charged.
- All delinquent loans will be sent to a collection agency whereas 34% of the principal, service charge and late fee, along with attorney fees and court costs will be the responsibility of the applicant.
- Any emergency loan forwarded to a collection agency disqualifies the student from receiving another emergency loan regardless of the need or circumstances.
- Emergency loans that become delinquent more than 90 days will be charged interest at the rate of 12% per annum.
- Emergency loans are subject to denial by the Student Loan Department to any student with a “poor” payment history.
- The Student Loan Department may limit the number of loans over the academic year.
- The Student Loan Department is not required to disclose reasons for denial.
- The Student Loan Department must deny any applicant that either directly or indirectly portrays that they will not repay the loan if approved by the due date.

I have read, understand, accept, and meet the terms and eligibility criteria described.

Signature

Date

Name: _____

Social Security Number: _____

Law School Official Approval

Date

Privacy Act Notice

The Privacy Act of 1974 (5 U.S.C 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is 451 et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1087a et seq.) and the authority for collecting and using your Social Security Number (SSN) is 484(a)(4) of the HEA (20 U.S.C. 10941(a)(4)). Participating in the Emergency Loan Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to educational institutions, and to contractors in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, to provide default rate calculations, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C Chapter 71. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

UNLV Law School Emergency Loan Application

Emergency loans cannot be approved without application completed.

Name _____ SS # _____

Local Address _____

Phone () _____ Cell Phone () _____ Other Phone _____

Permanent Address _____

Driver's License No _____ State _____

Number of Credits this Semester _____ Anticipated Graduation _____

Employer _____ Phone () _____

Spouse's Name _____ Spouse's Employer _____

List All Sources of Income _____

Name of Nearest Relative _____ Relationship _____

Address (include phone no.) _____

State Fully the Purpose of Loan _____

How will this Loan be Repaid? _____

I certify that all information is true and correct.

Signed _____ Date _____

Approved Amount \$ _____

Signed _____ Date _____
Boyd School of Law

Not Approved _____ Approved _____

Signed _____ Date _____
Bursar's Office/Student Loan Department

FORMS MUST BE COMPLETED FOR PAYROLL DEDUCTION

Payroll Deduction Authorization

I hereby authorize the University of Nevada, Las Vegas to deduct loan fees from my earning each payday for my outstanding Emergency Loan which I have received.

Total amount of loan _____

Monthly payment _____

Payment begin date _____

Student Signature

Date

Social Security #

Bursar's Office/Student Loan Department Staff

Date

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