



University of Michigan – Flint
 Office of Financial Aid
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EMERGENCY LOAN APPROVAL PROCESS

Emergency loans are made available to currently enrolled students with temporary financial problems.

- Students must have a 2.0 cum GPA and be in good Satisfactory Academic Progress(SAP).
- Student must be enrolled in the semester for which the loan is to be paid.
- Repayment is expected within 30 days.
- A maximum of three (3) emergency loans will be granted while attending UM-Flint.
- The maximum amount a student may borrow in any semester is \$500. The minimum request is \$25.
- Emergency Loans which meet the following criteria should be accompanied by adequate documentation of the circumstances and applicants must show resources sufficient to repay the amount of the loan requested.
- Loans intended to pay a debt to a particular company (or individual); the check will be made co-payable to the student and the company.

Circumstance	Documentation Required
Housing	Eviction notice or notice of late payment due.
Utilities	Shut-off notice for water, gas, or electric.
Transportation	Written estimates, notice of insurance termination.
Child Care	Statement from daycare provider showing balance due and date.
Medical/Dental	Statement from doctor showing funds are needed before necessary emergency treatment will be performed.

The Emergency Loan Committee meets every Friday morning and will consider all applications submitted by the close of business Thursday. Providing documentation does not guarantee that the committee will approve the loan. Loans will be granted only for unanticipated emergencies.

The following require special approval by the Emergency Loan Committee and are granted only on an exception basis:

- Loans which exceed the \$500 per semester maximum
- Loans which do not meet the criteria cited above
- Loan that are approved in a given semester against a future semester’s expected financial aid

Failure to repay the loan in full by the due date, will result in a “Hold Credit” on your records at UM-F, assessment of late fees, and will prevent re-enrollment in the University and/or release of transcripts.

An application (available in the Office of Financial Aid) must be fully completed, or your loan may not be approved.