Jones Emergency Loan Program Guide

financialaid.ucr.edu

UC RIVERSIDE
Office of Financial Aid

Designed to assist Undergraduate students in coping with unanticipated financial emergencies. Rent, utility bills, and other normal expenses are considered.

- Loan amounts: $100 minimum/$500 maximum
- Emergency loans are available during the first day and last day of each quarter during the academic year (fall, winter, and spring terms.)
- Only one emergency loan is allowed per academic term.
- Graduate students may be considered on a case-by-case basis

Program Requirements

- Enrolled in classes in the current quarter you are applying for
- Must be in good academic standing
- No outstanding fees on Student Account
- No outstanding unpaid emergency loans
- A source of repayment (upcoming financial aid refund, employment funds, other)
- Only one application per quarter
- Supporting documentation may be requested (copies of lease, medical bills, pay stubs, etc)

If your repayment source is financial aid from the **current and/or subsequent** quarter, your loan balance will be deducted from your pending disbursement for the **current and/or subsequent** quarter. If your financial aid award is insufficient to cover your emergency loan debt, it is your responsibility to pay the difference on or before the due date.

Repayment

- Loans are repayable within 30 days, late fees apply after 30 days, or by the end of the quarter it is borrowed, whichever is first.
- All payments may be made at the University Main Cashiers Office or online on R'Web.

Delinquency

An unpaid emergency loan is a debt owed to the University. If the loan is not paid in full by the due date, a delinquent HOLD will be placed on your student account preventing registration. The registration hold placed on your student account will remain until the debt is paid in full.

Process

1. Reach out to the Financial Aid Office via in-person (hoss.ucr.edu/appointments), email finaid@ucr.edu, or phone (951) 827-3878, Monday–Friday, 9 a.m.–4 p.m to learn if the emergency loan is the right option for you.
2. If emailing finaid@ucr.edu, use the subject line "Jones Emergency Loan" and include your UCR SID that begins with *86.
3. If approved, complete the Emergency Application via DocuSign.

What to Expect After Submitting the Application via DocuSign

Loan proceeds are available within 3 business days upon processing of the approved application.

Enrolling in direct deposit is the quickest way to ensure access to loan funds. Direct Deposit (eRefunds) account information must be updated in "Student Accounts" tab and click the "Student Account Online" link in R'Web.