



Office of Student Financial Assistance

Instructions for Completing the Short Term Loan Application

Purpose

The Short-Term Loan Program is made available to students that are unable to pay their first installment payment at Texas A&M University—Central Texas (**covers only tuition and fee charges**).

Some Reasons to Apply for a Short-Term Loan

- Your financial aid or other assistance is not yet available.
- Your paycheck is coming the day or week **AFTER** the tuition and fee payment is due.
- You are receiving money from home, but it will not arrive in time.
- Others who have short term financial problems and who need to pay tuition and fees to keep their registration from being cancelled.

Overview

In the fall and spring semester(s), a student may borrow a Short-Term Loan for up to 50% of their total tuition and fee charges (student must also sign up for an installment plan to complete their semester registration). In the summer semester, a student may borrow up to the amount of their tuition and fees. An origination fee of 1.25% will be assessed on the amount of the Short-Term Loan processed. Short-Term Loans and applicable fees must be repaid within the prescribed repayment period (typically, the Short-Term Loan due date is in the latter part of the semester). Texas A&M University—Central Texas also provides Book Vouchers to qualifying students. To qualify for a Short-Term Loan or a Book Voucher, you must meet the below requirements.

Requirements for a Short-Term Loan (One per semester, limited to first installment payment)

1. Be enrolled for courses at Texas A&M University—Central Texas.
2. Owe tuition and fee charges for the current semester.

Requirements for a Book Voucher (One per semester, limited to \$500.00)

1. Be enrolled for courses at Texas A&M University—Central Texas.
2. Must have not received, or have a refund in process in excess of \$200.00.

Who should look for other solutions?

If you're looking for a long term loan, something that can be repaid **after the end of the semester** or after you graduate, there are better solutions. Please contact the Office of Student Financial Assistance for more information.

Instructions

- Please read carefully before submitting your application. Incomplete applications will not be considered. Normal processing time is one working day, but could be as long as three days at the beginning of each semester and other peak times.
- The application must be typed or printed legibly in ink and must be signed by the applicant.
- The application must be submitted to the Office of Student Financial Assistance for consideration.
- Due to limited funds, Short-Term Loans and Book Vouchers are disbursed on a first-come, first-served basis.
- To insure loan liquidity, a reasonable and realistic repayment period is expected of the borrowers. Loans and applicable fees must be repaid within a prescribed period.
- All approved loans (except for book loans) will be automatically applied to your tuition and fee charges.
- Amounts charged on Book Vouchers at the Warrior Bookstore may not appear on your student account for 5 to 10 business days due to processing times.

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