

University Emergency Loan (UEL) Guidance 2019/20

To apply for a University Emergency Loan you must read these guidance notes and complete the application form with your signature to confirm you have read and understood the guidance.   
Application forms are available from the Information Hub or Money Matters section of the Student Handbook.   
You will also need to arrange an appointment with a Student Funding Adviser in Student Support by emailing: [studentsupport@marjon.ac.uk](mailto:studentsupport@marjon.ac.uk) and you must take one month’s most recent bank statement for all accounts held or have easily accessible internet/phone app banking available to show the adviser during the appointment.

What is an Emergency Loan?A University Emergency Loan (UEL) from Plymouth Marjon University is available to help students who need extra financial support in emergency situations due to unforeseen events and who do not have any other means of financial support. It is also to help students whose student funding and/or benefits are delayed and need a loan to cover essential costs until their next payment is received.

Each application is assessed on an individual basis with a meeting with a Student Funding Adviser to discuss the situation and to assess if an UEL is appropriate for the circumstance or if there is any further support we can offer.

If students are in financial hardship for longer periods it is advisable to apply to the University Hardship Fund. Guidance notes and the application form are available from the Money Matters section of the Student Handbook.

Who can apply?International students, EU students and students from the Channel Islands or Isle of Man cannot apply for an UEL as the repayments must coincide with the termly Student Finance payments from the UK government.

When can I apply?Students can apply once fully enrolled on their course at the beginning of the Academic Year.   
The UEL closes in April just before the last student finance payment of the year for undergraduate students and at the end of May for postgraduate students.  
Any students in financial difficulty after this time need to contact [studentfunding@marjon.ac.uk](mailto:studentfunding@marjon.ac.uk) to discuss what other support can be offered.

Conditions of the University Emergency LoanBefore you apply for an Emergency Loan please make sure you have applied and taken out the maximum student finance/NHS funding available to you as well as utilised your student overdraft facility.   
First year on-campus students are unlikely to be considered for an UEL due to having secure accommodation and a DIS card (unless there is an exceptional/emergency circumstance.)

Conditions of the Repayment of Emergency LoansIf given a UEL you will need to sign an agreement form with the Student Finding Adviser to confirm that you understand the conditions of repayment.   
Loan repayment dates are generally aligned with the expected dates of student finance payments but may be altered if a funding payment is late or if the student wishes to pay it back from another source e.g. wages on payday.   
  
Students that do not pay their loans back within the required timescale may be contacted by the Student Funding Adviser or University Finance Department to find out when a payment can be expected.   
Students who are having difficulty paying back their loan are advised to contact [studentfunding@marjon.ac.uk](mailto:studentfunding@marjon.ac.uk) to discuss their situation.

If a student is issued a loan they will need to go to the University Finance Department with their payment form to collect their payment and will also need to make their repayment to this department.

Repayments can be made in person in cash or by debit card or over the telephone with a debit card.

Students who still have a UEL debt to the university may not be able to re-enrol on the following academic year or be able to graduate until this debt is cleared.   
A student must be enrolled for their student finance to be released so outstanding debts cannot be carried over to the next academic year.

Another UEL cannot be given in order to repay an existing university debt.