



**EMERGENCY  
TUITION LOAN (EML)**

# WHO CAN QUALIFY?

- STUDENTS WHO ARE 18 YEARS OR OLDER
  - STUDENTS UNDER 18 YEARS OF AGE MUST APPLY IN PERSON AT THE BURSAR'S OFFICE. A PARENT OR LEGAL GUARDIAN MUST BE PRESENT, AND BOTH PARTIES ARE REQUIRED TO PRESENT A VALID FORM OF IDENTIFICATION
- STUDENTS REGISTERED IN CURRENT TERM
- STUDENTS WITH ZERO OUTSTANDING/PAST DUE DEBT WITH THE UNIVERSITY
- STUDENTS WHO HAVE NOT RECEIVED ANY FINANCIAL AID DISBURSEMENT FOR THE SAME TERM
- STUDENTS WHO HAVE NOT APPLIED FOR ANOTHER INSTITUTIONAL LOAN IN THE SAME TERM



# INSTITUTIONAL LOANS

## INSTITUTIONAL PAYMENT PLANS (IPP)

- **TERMS AVAILABLE** – FALL & SPRING
- **TO APPLY** – ASSIST > MY FINANCES > TOUCHNET PAYMENT PLAN
- **PAYMENT PLAN SCHEDULE:**
  - 1<sup>ST</sup> DEADLINE – DAY BEFORE CENSUS DATE
  - 2<sup>ND</sup> DEADLINE – 1<sup>ST</sup> BUSINESS DAY OF OCT \ MARCH
  - 3<sup>RD</sup> DEADLINE – 1<sup>ST</sup> BUSINESS DAY OF NOV \ APRIL
  - 4<sup>TH</sup> DEADLINE – 1<sup>ST</sup> BUSINESS DAY OF DEC \ MAY
- **LATE CHARGE** – NON-REFUNDABLE \$30.00 PROCESSING FEE
- **OTHER CHARGES** - \$30.00 LATE FEE PER DUE INSTALLMENT
- MORE INFORMATION INCLUDING OPEN PERIOD - [INSTITUTIONAL PAYMENT PLANS | UTRGV](#)

## EMERGENCY TUITION LOAN (EML)

- **TERMS AVAILABLE** – FALL, SPRING, SUMMER I, SUMMER II & ACCELERATED TERMS (7-WEEK PROGRAMS)
- **TO APPLY** – ASSIST > MY FINANCES > EMERGENCY TUITION LOAN REQUEST
- **PAYMENT SCHEDULE:**
  - EMERGENCY LOAN DUE DATE (SEE WEBSITE). PARTIAL PAYMENTS CAN BE MADE AFTER NEXT BUSINESS DAY FROM APPLICATION
- **CHARGE** – **NON-REFUNDABLE** 1% ORIGATION FEE  
(OUTSTANDING TUITION AT THE TIME OF APPLICATION)
- **LATE CHARGES** - \$10.00 TO \$30.00 LATE PAYMENT FEE,
- **OTHER CHARGES** - 23% INTERNAL COLLECTIONS & UP TO 30% EXTERNAL COLLECTIONS
- MORE INFORMATION INCLUDING OPEN PERIOD - [EMERGENCY LOANS | UTRGV](#)



# OTHER TYPE OF LOANS

## FEDERAL LOANS

- MANAGED BY FINANCIAL AID
- PAYMENT DUE – AFTER GRADUATION
- REQUEST – ASSIST > FINANCIAL AID > AWARD > YEAR > AWARD OFFER > ACCEPT AWARDS
- COVERS – STUDENT ACCOUNT BALANCES, INSTITUTIONAL PAYMENT PLANS AND EMERGENCY TUITION LOANS
- CREDIT – ANY LEFT OVER MONEY WILL BE DISBURSED TO STUDENT
- CONTACT OFFICE – [FINAID@UTRGV.EDU](mailto:FINAID@UTRGV.EDU)

## PRIVATE LOANS

- MANAGED BY FINANCIAL AID
- PAYMENT DUE – AS PER YOUR LENDER SCHEDULE
- REQUEST – THROUGH SALLIE MAE, SOFI, COLLEGE AVENUE, BRAZOS, EARNEST, MPOWER, ETC.
- REQUIREMENT – A COSIGNER (MOST OF THEM)
- COVERS – STUDENT ACCOUNT BALANCES, INSTITUTIONAL PAYMENT PLANS AND EMERGENCY TUITION LOANS
- CREDIT – ANY LEFT OVER MONEY WILL BE DISBURSED TO STUDENT
- CONTACT OFFICE – [FINAID@UTRGV.EDU](mailto:FINAID@UTRGV.EDU)



# EML – WHAT IT COVERS

## COVERS

- TUITION FEE
- STUDENT SERVICE FEE
- UNIVERSITY SERVICE FEE
- MEDICAL SERVICE FEE
- INTERCOLLEGIATE ATHLETIC FEE
- RECREATION FEE
- STUDENT UNION FEE
- ORIGINATION FEE
- DIFFERENTIAL TUITION & LAB FEES

## DOES NOT COVER

- ORIENTATION FEES
- DORMS AND MEALS CHARGES
- MEDICAL INSURANCE CHARGES
- LATE PAYMENT FEES
- PARKING AND CITATIONS
- CLINIC PATIENT CHARGES / STUDENT HEALTH CHARGES
- REGISTRATION FEES
- PERSONAL EXPENSES



# HOW TO MAKE A PAYMENT?

## ONLINE – ACH OR ELECTRONIC CHECK STUDENT ACCOUNT

- ASSIST > MY FINANCES > MAKE A PAYMENT > SELECT TERM

## EMERGENCY TUITION LOAN ACCOUNT

- ASSIST > MY FINANCES > PAY EMERGENCY LOAN > “PAY BILL”.

## IN PERSON - BURSARS OFFICE

- STUDENT ACCOUNT – CASH, MONEY ORDER, CHECK, & DEBIT CARD
- EMERGENCY LOAN – CASH, MONEY ORDER, & CHECK.

PARTIAL PAYMENTS BEFORE DUE DATE ARE ALLOWED WITHOUT PENALTY

*PAYMENTS MAY TAKE 24 – 48 HOURS TO REFLECT ON YOUR BILL*

The screenshot shows the 'My Finances' section of the UTRGV website. The header includes the UTRGV logo and navigation icons. The main content area is divided into several sections:

- Online Student Bill:** View your student bill online. (Icon: smartphone with bill)
- Make a Payment:** Pay your bill online. Student Account Payments here. (Icon: smartphone with payment symbol)
- Refund Status:** Check the status of your refund online. (Icon: laptop with dollar sign)
- Direct Deposit:** Enter Bank Account information for refunds to be Direct Deposited. (Icon: bank building)
- Tax Notification 1098-T:** View available and relevant 1098-T documentation. (Icon: document with 'TAX' label)
- Payment Plans Links:**
  - [TouchNet Payment Plan \\*](#)
  - [Emergency Loan Request \\*](#)
  - [Emergency Loan Confirmation Page](#)
  - [Short Term Loan Request \\*](#)
  - [Short Term Loan Confirmation Page](#)
  - [Pay Emergency/Short Term Loan \\*](#) (highlighted with a red box)
  - [Emergency Tuition Loan Payments here](#) (highlighted with a red box)
- Helpful Links:**
  - [Parking Permit](#)
  - [Parking Citations](#)
  - [Vaquero OneCard - Transfer Funds \\*](#)
  - [Vaquero OneCard - Display Transactions \\*](#)



# WHAT HAPPENS IF YOUR EML IS NOT PAID IN FULL BY DUE DATE

## STUDENTS ARE LIABLE FOR UP TO 3 LATE PAYMENT FEES

- 1<sup>ST</sup> LATE PAYMENT FEE – 1-3 DAYS AFTER EMERGENCY LOAN DUE DATE
- 2<sup>ND</sup> LATE PAYMENT FEE – 30 DAY PAST DUE
- 3<sup>RD</sup> LATE PAYMENT FEE – 60 DAY PAST DUE

## BALANCE THRESHOLDS FOR LATE PAYMENT FEE

- LESS THAN \$500 - **\$10.00** LATE PAYMENT FEE
- BETWEEN \$500.00 AND \$1,000.00 - **\$20.00** LATE PAYMENT FEE
- GREATER THAN \$1,000.00 - **\$30.00** LATE PAYMENT FEE

## ADDITIONAL FEES FOR ACCOUNTS THAT REMAIN UNPAID

- **23%** INTERNAL COLLECTION CHARGE – 90 DAYS PAST DUE
- **UP TO 30%** COLLECTION CHARGE – ACCOUNTS ASSIGNED TO EXTERNAL COLLECTIONS

**STUDENTS ARE RESPONSIBLE FOR ALL COSTS ASSOCIATED WITH THE COLLECTION OF THEIR ACCOUNT**



# WHAT HAPPENS IF I DROP/ADD MY COURSES

## PARTIAL DROPS

- THE EMERGENCY TUITION LOAN WILL AUTOMATICALLY ADJUST TO STUDENT BILL INCREASES OR DECREASES UNTIL THE 20<sup>TH</sup> DAY OF CLASS.
- CONTACT THE [LOANOFFICE@UTRGV.EDU](mailto:LOANOFFICE@UTRGV.EDU) IF YOU INTEND TO PAY A STUDENT BALANCE AND PAYMENT WAS TRANSFERRED TO EML.

## COMPLETE WITHDRAWAL

- ACCORDING TO:

SECTION 54.006, TEXAS EDUCATION CODE

VISIT THE DROPPING/WITHDRAWING WEBSITE FOR MORE INFORMATION

[Dropping/Withdrawing | UTRGV](#)

Time Period	Credit
By 5 p.m. on the last business day before the first day of class	100 percent
During the first five class days	80 percent
During the second five class days	70 percent
During the third five class days	50 percent
During the fourth five class days	25 percent
After the fourth five class days	None



# CONSEQUENCES FOR OUTSTANDING ACCOUNTS

- THE UTRGV FINANCIAL HOLD WILL BE PLACED TO ALL EMERGENCY TUITION LOANS IN DEFAULT AND MAY PREVENT STUDENTS FROM:
  - VIEWING GRADES
  - RECEIVING DIPLOMA UPON GRADUATION
  - REQUESTING A NEW INSTITUTIONAL LOAN (EMERGENCY TUITION LOAN OR INSTITUTIONAL PAYMENT PLAN)
- UTRGV IS A STATE AGENCY, A STATE HOLD WILL BE PLACED ON DELINQUENT ACCOUNTS POSSIBLE PREVENTING:
  - RECEIVING FINANCIAL AID REFUNDS FROM OTHER STATE INSTITUTIONS INCLUDING OTHER TEXAS UNIVERSITIES
  - LOTTERY TICKET PAYMENT
  - STATE EMPLOYMENT REIMBURSEMENTS OR PAYROLL CHECKS
  - OTHER MISCELLANEOUS SOURCE OF PAYMENT HANDLED BY THE STATE
- CREDIT BUREAU REPORTING – OUTSTANDING BALANCES MAY BE REPORTED TO THE 3 MAJOR CREDIT BUREAU AGENCIES
  - NEGATIVELY IMPACTS STUDENT CREDIT SCORE
  - AFFECTS REAL ESTATE PURCHASE, PERSONAL LOANS, APPLYING FOR CREDIT CARDS, ETC.



# CAN I REQUEST TO EXTEND MY PAYMENT DUE DATE?

STATE UNIVERSITIES **CANNOT** EXTEND THE INITIAL DUE DATE.

AS PER UTRGV CATALOG UNDER STUDENT BILL AND METHODS OF PAYMENT:

“State universities cannot extend credit. Students are expected to meet financial obligations to UTRGV within the designated time allowed. Tuition and fees are payable at the time the bill statements are available through ASSIST. Students are not entitled to enter class or laboratory until all tuition and fees have been paid or the student has established a UTRGV Payment Plan”.



# TESTING YOUR KNOWLEDGE

Can students pay their Emergency loan outstanding balance in payments before the EML due date?

- Yes, students can create their own payment plan to guarantee a Paid in Full account by the EML due date.
- No, students need to wait until the EML due date to Pay in Full.



# TESTING YOUR KNOWLEDGE

How can students make sure that their Emergency Tuition Loan application paid for their student account balance?

- The student received an emergency loan confirmation email.
- The current student account has an outstanding balance, and the Emergency Tuition Loan office has not processed a payment.
- The current student account has a zero balance, and the Emergency Tuition Loan paid for it.



# TESTING YOUR KNOWLEDGE

Who can I contact to find out if there is any available funds to pay for my Emergency Tuition Loan?

- Assist > My Finances > Financial Aid > Year > Award Offer > Accept Awards.
- Contact the [finaid@utrgv.edu](mailto:finaid@utrgv.edu) for more Federal Loan information.
- Contact the [scholarship@utrgv.edu](mailto:scholarship@utrgv.edu) for available scholarship information.
- Contact the [studentsuccess@utrgv.edu](mailto:studentsuccess@utrgv.edu) for available information.
- Apply for a private loan at lenders such as Sallie Mae, Mpower, SoFi, College Avenue, Brazos, Earnest.



# TESTING YOUR KNOWLEDGE

What happens if the Emergency Tuition Loan account is not Paid in full by the EML due date?

- Student may be charged up to \$90.00 in late payment fees.
- Student may be charged from 23% to 30% in collection charges.
- Student credit score will be affected once the EML account is reported to major credit bureaus.
- Student account will incur a state hold placed at the Texas Comptroller Office.
- Student will not be able to request an institutional loan for any future semester or term.



# THANK YOU



STUDENT BUSINESS SERVICES

EMERGENCY TUITION LOAN OFFICE

LOANOFFICE@UTRGV.EDU 956-665-2191