You have recently enquired about an emergency loan. Your details have been passed on to the Student Financial Support Team who will contact you via the mobile number you supplied to undertake a telephone interview. The time you receive this call-back will vary depending on the time you initially enquired – please see below:

**Enquiry:** between 9am-12pm  
**Call-back:** between 12.30pm-2pm the same working day

**Enquiry:** between 12pm-5pm  
**Call-back:** between 9.30am-12.30pm the following working day

If you need to be contacted by email or would like to request a call-back at a specific time between 9am and 4.30pm Monday – Friday then please let a staff member at the Helpdesk know.

Please note that the number we call you from may show as a blocked number. If we are unable to get through to you we will leave a voice message or email you with a contact number.

Before your call-back please ensure you have read the information, terms and conditions of an emergency loan on the reverse of this flyer.
Information, Terms and Conditions

- Emergency loans are discretionary interest free payments to students experiencing delays in funding or in immediate financial crisis: there is no automatic entitlement to an emergency loan.
- Emergency loans are only issued to meet essential living costs such as food, travel, reasonable course costs and essential medical costs.
- Students should access all sources of funding, including fee and interest free overdrafts, before applying for emergency loans.
- Students must be both registered and attending their course in order to be considered for an emergency loan.
- Emergency loans are not normally issued to students during the summer vacation.
- Emergency loans are limited and cannot assist with rent payments; students in rent arrears should negotiate with the University Accommodation Office, their private landlord or consult the Student Advice Centre at Student-Advice-Centre@ncl.ac.uk
- Emergency loans are unable to help with tuition fees; students should contact the Tuition Fees Team directly if they have concerns about covering payments. Students can contact the Fees Team at Tuition-Fees@ncl.ac.uk
- Emergency loans cannot fund laptop purchases, gym memberships, avoidable fines (e.g. metro, parking, library) and any non-essential purchases and costs.
- Students are required to provide one month of up to date bank statements for all accounts held in their name (and for their spouse / partner) in order to be considered for a loan.
- Tesco Spend Cards may be offered as an alternative to cash in instances where Wellbeing staff have concerns regarding certain activities in accounts, such as high discretionary spending or gambling.
- Students should ensure they arrive on time for an emergency loan appointment or contact the Team in advance if they need to cancel or rearrange.
- Any student who is abusive or insulting to staff, or who makes a fraudulent application, will have their emergency loan application declined and could be subject to the University’s disciplinary procedure.

Further information is available at www.ncl.ac.uk/students/wellbeing/finance/hardship/emergencyloan