

Emergency loans

Terms and Conditions

August 2025

1. Emergency loans are **discretionary** interest-free payments. You'll need to meet the conditions detailed in this document.
2. To be eligible you usually need to have less than £100 available to you. You'll also need to **use all other interest-free sources of funding**, including interest-free overdrafts, before applying for an emergency loan.
3. We issue emergency loans to cover short-term **essential living costs** such as food, travel, reasonable course costs and essential medical costs **only**. You cannot apply for an emergency loan to support non-essential costs, or to cover your rent or tuition fees.
4. You need to be **registered and attending your course**
5. We issue emergency loans **during the summer vacation only in exceptional circumstances**
6. It is your responsibility to provide us with **honest and accurate information**. We may refer you to the [University disciplinary procedure](#) if we find that your application is **fraudulent and you have deliberately omitted information**.
7. If you think you need to apply for an emergency loan you should email us: student.fin-supp@ncl.ac.uk so we can send you a short online application form to complete.
8. You'll also need to submit **one month of up-to-date bank statements** for all of your bank accounts, including any savings and investment accounts (and for your spouse /partner, if you have one).
9. We aim to respond to you and provide emergency support within 24 hours (or on the same day if possible) though it can take longer if we need to ask you for additional information.
10. We'll usually issue emergency loans as Tesco E-Vouchers, a same day cash payment via the Aspire Payment Platform or a combination of both.
11. **We may give you Tesco E-Vouchers** instead of paying any loan to your bank account **if we are concerned about your spending habits**, e.g. if you gamble regularly.
12. You'll need to sign and return a declaration agreeing to the terms and conditions of the loan before we can issue support.
13. We'll agree a repayment with you. If you fail to **repay** your emergency loan by the scheduled repayment date, you may experience:
 - registration delays
 - decreases in future university scholarship payments
 - refusal of future assistance from the Student Financial Support Fund / Financial Assistance Fund
 - referral to the Finance Office for the loan to be recovered by a debt collection agency. The Finance Office may use an external debt collection agency to recover the outstanding sum and this may adversely affect your credit rating. If you're a final year student and haven't repaid your loan(s) by graduation your debt will be automatically referred through the Finance Office debt collection system. Should you wish to return to the University to undertake further study this debt will remain and it is likely to prevent you from registering for a new course.

If you're having problems repaying your emergency loan(s) you should contact us immediately so we can outline the options available to you.

Get in touch with our emergency loans team

0191 208 5679

student.fin-supp@ncl.ac.uk

Monday to Friday 9am to 5pm