

**1. Title**

Emergency Student Loan Program for Tuition and Fees

**2. Rule and Regulation**

Sec. 1 Introduction. Pursuant to *Texas Education Code* [Section 56.053](#) the Board of Regents is required to adopt rules providing the terms of an emergency student loan program.

Sec. 2 Eligibility Rules. The eligibility rules for a student emergency loan program are as follows:

2.1 To be eligible for emergency loans, a student must have been accepted for enrollment and be enrolled on at least a half-time basis at the institution.

2.2 To be eligible for the emergency loan program a student must face an emergency situation and must not have received loan or grant funds from the Financial Aide Office to pay tuition and fees for the current semester.

2.3 Loans to eligible students shall be granted on the basis of the order in which the institution receives applications.

Sec. 3 Terms. The terms for a student emergency loan program are as follows:

3.1 As long as funds are available in the emergency loan program, an eligible student must be allowed to receive a loan in an amount equal to tuition, required fees, and the cost of textbooks for the courses in which the student is enrolling.

3.2 The maximum loan amount per student may not exceed charges for tuition, mandatory fees, and the cost of textbooks unless the institution determines that a lower amount would be in the best interest of the student.

3.3 The loan must be evidenced by a written or electronic agreement containing terms approved by The University of Texas System Administration's Office of General Counsel and that provides for either interest at a rate of not less than three percent or more than five percent per

year, or an origination fee of not more than 1.25 percent of the amount of the loan.

- 3.4 The loan must be repaid within 90 days or five days before the last class day of the semester, in which the student is enrolled, whichever period is shorter. Students enrolled in programs not on a semester basis must repay the loan prior to 30 days before the last class day of the annual academic term in which the loan is made.

**3. Definitions**

None

**4. Relevant Federal and State Statutes**

*Texas Education Code* [Section 56.053](#) - Terms; Emergency Tuition and Fee Loans

**5. Relevant System Policies, Procedures, and Forms**

None

**6. Who Should Know**

Administrators  
Financial Aid Officers  
Students

**7. System Administration Office(s) Responsible for Rule**

Office of Academic Affairs  
Office of Health Affairs  
Office of General Counsel

**8. Dates Approved or Amended**

Editorial amendments to Sections 3.1-3.2 made July 27, 2011  
December 10, 2004

**9. Contact Information**

Questions or comments regarding this Rule should be directed to:

- [bor@utsystem.edu](mailto:bor@utsystem.edu)