

## TPEG Short Term Loan Request

Covers Fall 2024, Spring 2025, Summer 2025

Student's Name (PRINT): \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_

HCC ID: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Home Campus: \_\_\_\_\_  
(9-digit number required) (Primary location of attendance)

This form is a request for HCC to provide an emergency, short term loan to temporarily cover the costs of tuition, fees, and/or books. TPEG loan funds are generally available for students who have NOT applied for financial aid in a timely manner or who may be ineligible for federal student aid. **THIS IS A LOAN AND MUST BE REPAYED.**

### STUDENT ELIGIBILITY CRITERIA

Eligibility for a TPEG Short Term Loan is limited to students who:

- Are enrolled in a minimum of six (6) semester hours and an HCC aid eligible degree or certificate program.
- Are legal residents of Texas, non-resident or foreign student.
- Are maintaining Satisfactory Academic Progress according to HCC's policy.
- Demonstrate the ability to repay the amount borrowed through gainful employment, unemployment benefits, veterans' benefits, etc. **Anticipated aid will not be considered as a means of repayment.**
- Do not owe a prior Short Term Loan or other institutional debt.
- Do not owe a repayment on a grant or are in default on a Title IV student loan.
- Monies awarded are for payment of tuition, fees, and/or books only.

### APPLICATION PROCEDURES

To participate in the TPEG Short Term Loan Program, students must complete a TPEG Short Term Loan Application. A separate application is required for each loan requested:

- Written documentation of income (i.e. 2 most recent pay stubs, proof of current employment or proof of any untaxed income) must be submitted with the application to your College Financial Aid Office.
- TPEG Short Term Loan will be made at the beginning of the registration period and continue through the final day of the registration period.
- A financial aid hold will be placed and maintained on the student's records until the loan has been repaid in full.
- Eligible borrowers must sign a Promissory Note and receive loan counseling before any loan funds are disbursed.
- Provide a copy of a driver's license or valid government-issued identification.

### REPAYMENT INFORMATION

- Eligible borrowers are to repay the loan in full within thirty (30) calendar days from the date of the Promissory Note. Repayment is made to the College Business/Cashier's Office at the site where the loan was processed. Bring copy of paid receipt to the financial aid office to cancel your promissory note.

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- Failure to repay the loan within thirty (30) days will result in the student being withdrawn from all courses by the close of business on the thirtieth day. Registration cannot be reinstated and student will continue to owe the full amount of the loan.
- A TPEG Short Term Loan is payable in full immediately upon a borrower's total withdrawal from the HCC.
- Students will not be permitted to register for the next term until the loan has been repaid in full.

### CONSEQUENCES OF DEFAULT

Past due loans are subject to the collection policies of Houston Community College. Sanctions include, but are not limited to the following:

- A \$15.00 service charge will be charged.
- Withdrawal from all courses by the close of business of the thirtieth day. The student cannot be reinstated and will continue to owe the full amount of the loan.
- Restrictions on the borrower's official college records, (i.e. the student will not be able to register or receive an official grade transcript, degree, or certificate).
- Referral of the past due loan to a collection agency.
- Referral of the past due loan to the appropriate credit bureaus.
- Litigation by HCC legal counsel.

### STUDENT RESPONSIBILITIES

The following changes must be reported in writing immediately to the Financial Aid Office and Registrar's Office at the College from which the student received the loan. Failure to notify the College of any of these changes in writing will not preclude the student from timely payment of the debt if correspondence is sent to an incorrect address.

- Total withdrawal from school
- Transfer to another school
- Name change
- Address change
- Social Security number change

ALL APPLICANTS ARE ENCOURAGED TO APPLY FOR STUDENT FINANCIAL ASSISTANCE. TPEG FUNDS ARE LIMITED. COMPLETION AND SUBMISSION OF THE APPLICATION DOES NOT GUARANTEE THAT YOU WILL RECEIVE A SHORT TERM LOAN.

**\*Attach any applicable documentation here.**

HCC is committed to a workplace and educational environment free of discrimination and harassment based upon race, color, religion, age, sex, gender, national origin, disability, status as a veteran, or sexual orientation. Phone: 713-718-8490 Fax: 713-718-8196

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**TPEG SHORT TERM LOAN APPLICATION AND PROMISSORY NOTE**  
**(For Tuition, Fees and/or Books Only)**

**INSTRUCTIONS: Please print and answer all questions in ink. Incomplete applications will not be accepted.**

Last 4-digits of SS# \_\_\_\_\_ Campus Location: \_\_\_\_\_ Email Address: \_\_\_\_\_

Drivers License No/State: \_\_\_\_\_ Preferred Telephone Number: (\_\_\_\_) \_\_\_\_\_

Permanent Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Current Employer: \_\_\_\_\_

Employers' Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Requested Assistance**

Requested Loan Amount: \$ \_\_\_\_\_ [ Amount for Tuition: \$ \_\_\_\_\_ Amount for Books: \$ \_\_\_\_\_ ]

**Source(s) of Repayment**

Source of funds for repayment (circle all that apply):

Unemployment Benefits

Veterans Benefits

You/Spouse's or/parent Employment

Other – Specify: \_\_\_\_\_

References:

You must provide information for three different adults with different U. S. addresses and phone numbers. These must be individuals who will know where to locate you, if necessary. They will not be used as character references to determine your ability to repay the loan. List next of kin first (e.g. parent, guardian, spouse, or relatives), then employer, friends, etc. **Do Not Leave Any Item Blank.**

Reference 1	Reference 2	Reference 3
Name: _____	Name _____	Name: _____
Address: _____	Address: _____	Address: _____
Telephone: _____	Telephone: _____	Telephone: _____
Relationship: _____	Relationship: _____	Relationship: _____
Employer: _____	Employer: _____	Employer: _____

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### Promissory Note

I, \_\_\_\_\_, promise to pay to the order of Houston Community college (HCC) the sum of \$ \_\_\_\_\_ (dollars awarded) or any amount I used to finance my tuition, fees and/or books for the \_\_\_\_\_ Semester.

1. I promise to repay this loan in full within thirty (30) calendar days from the date of signature on the Promissory Note or upon the date of my total withdrawal from the Houston Community College, whether voluntary or involuntary, (whichever occurs first).
2. I understand a financial aid hold will remain on all my College records until the loan has been paid in full.
3. I will pay a fifteen dollar (\$15.00) service charge if I fail to repay this loan in full within the designated time frame indicated below.
4. I will immediately inform the Financial Aid Office and Registrar's Office at my College if my address, name, or social security number changes during the period of this loan.
5. I will repay this loan even if: (a) I do not finish my program of study at HCC, (b) I become dissatisfied with the College and/or instructors, (c) I am unable to get a job when I terminate or complete my studies at HCC or (d) I am totally withdrawn due to non-payment of my loan within the designated time frame indicated above.
6. I understand that if I default on the payment of this loan or on any of the conditions stated in my promissory note, I may be subject to the following actions:
  - a. The entire unpaid balance shall become immediately payable.
  - b. Legal action could be taken against me. If this occurs, I agree to pay reasonable attorney fees, costs, and any other costs and expenses associated with collecting the unpaid balance.
  - c. The outstanding loan amount will be placed on my student account as money owed and all HCC services/privileges will be withheld.
  - d. My account may be assigned to a collection agency. A collection fee may be added to my Student account at the time of assignment.
7. I understand that I may prepay all or any part of the principal amount of the loan at any time before the due date.
8. I understand that my TPEG Short Term Loan will be cancelled if I become totally disabled (unable to engage in any substantially gainful activity, i.e. employment or school), due to a medically determined impairment that is expected to continue for an indefinite period of time or result in death. (Please provide documentation)

Repayment of this loan is due by the close of business on \_\_\_\_\_

### Certification

I certify that I have read and understand the information contained in the application. I have read and understand the TPEG Short Term Loan Policy, and I will adhere to it. I certify that information regarding my rights and responsibilities have been explained to me. By signing below, I/we acknowledge and confirm that the above information is complete and correct. Purposely giving false or misleading information may result in federal fines, jail sentence, or both.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_