



McGILL UNIVERSITY NON-ACADEMIC CERTIFIED ASSOCIATION
L'ASSOCIATION ACCRÉDITÉE DU PERSONNEL NON ENSEIGNANT DE L'UNIVERSITÉ McGill
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<http://www.munaca.com> Email : reception@munaca.com

Hardship Loan Request Form

#	Name:
Regular Employment - McGill Disability Leave Parental Leave - Unpaid Leave Other: _____ #	Employment Status:
#	McGill ID:
#	Telephone (non-McGill):
#	Telephone (McGill or Other):
#	Email (non-McGill):
#	Home Address:

Financial assistance may be extended to MUNACA members under exceptional circumstances, and provided that all other recourse to alleviate the financial hardship has been exhausted. These no-interest loans may only be issued for short-term periods to bridge difficult financial periods. Payment plans must be fixed in advance; however, requests can be made to modify the payment plan. This will require approval. Loans are restricted to \$ 1200 except in extraordinary circumstances. As MUNACA is not a banking institution, funds are drawn from union dues, and payment processing is done by union staff. Please understand that we do not have the resources that loaning institution have. Kindly respect the repayment terms.

MUNACA can help arrange for credit counselling, personal counselling, other socio-financial support on request.

All information in this form will remain confidential. It will only be used internally and-or for legal purposes. Rest assured, MUNACA is here to provide assistance - not judge you or your situation.

This form can be submitted to reception@munaca.com with VPfinance@munaca.com copied.

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Current Status:

Monthly Income:

Self: _____

Spouse: _____

Other (please specify source):

Regular Monthly Expenses (\$):

Proof may be required. We suggest providing a banking statement and-or credit card statement.

Rent/Mortgage: _____

Utilities: _____

Grocery: _____

Personal/Clothing/Entertainment: _____

Medical: _____

Childcare/Parental: _____

Transport: _____

Debt/Other loans (please explain): _____

Other (please explain): _____

Other (please explain): _____

Other (please explain): _____

Other (please explain): _____

Exceptional Expenses (\$):

Proof should be provided with this form when available. Please communicate with us for more information

1. _____

2. _____

3. _____

4. _____

Contract:

This contract is made between the McGill University Non-Academic Certified Association (MUNACA) and _____ (the member). The Hardship Loan Request (page 1 - 3) forms an integral part of this document.

The member has requested a no-interest loan from MUNACA in the amount of _____ Canadian Dollars. MUNACA has approved this loan.

The member will make repayments of at least _____ per MUNACA member pay period (biweekly) as determined by McGill University. The payment due date shall be the next business day following the issuance of one's pay. Other arrangements can be requested from MUNACA.

The first repayment shall begin no later than _____ and continue until the sum has been paid in full. Payment may be made via e-transfer or, on request, post-dated cheque. Other arrangements can be requested from MUNACA.

Any requests for a change to a repayment must be made before the payment becomes due. Please communicate as early as possible with your request to Reception@MUNACA.com with VPFinance@MUNACA.com carbon copied.

The full amount will become due immediately should the member cease to be a MUNACA member, including if the member leaves McGill's employ.

Should the Member not respect the repayment terms, MUNACA will take actions, including legal means, to recover these funds.

Funds to be issued via E-Transfer to _____ (email). The password of the transfer will be _____.

It is the express wish of the parties that this Agreement and all related documents, including notices and other communications, be drawn up in the English language only. *Il est la volonté expresse des parties que cette convention et tous les documents s'y rattachant, y compris les avis et les autres communications, soient rédigés et signés en anglais seulement*

Signatures:

I agree to these terms,

X _____
VP Finance (MUNACA) Date

X _____
Member Date

X _____
President (MUNACA) Date