

# Procedures for Student Loan Applications

Revised and reported as document Tai Dien 0056574 on April 28, 2005

1. Qualifications for Application: Students who are both officially registered in this institution and who have Republic of China citizenship, students whose parents have Republic of China citizenship, and students whose families reported less than 1,200,000 NTD on their last income tax statement. If income is less than 1,140,000 NTD, no interest will accrue on loan during that semester. If income is between 1,140,000 NTD and 1,200,000 NTD, student will pay only half the interest for that semester. It is not necessary to submit proof of income when applying; proof of income is submitted to the Financial Data Center of the Ministry of Finance at the stipulated time in the first semester for approval after all application materials are processed.
2. This university has contracted with a local bank, a branch of the Taipei Fubon Bank, in accordance with Ministry of Education Regulations. For all information regarding the address and contact number of the Taipei Fubon Bank, and other important documents such as Important Information Concerning Loan Verification and Important Information Concerning Loan Repayment, please see the Taipei Fubon Bank Student Loan Webpage. Students are requested to remember that from the first semester of the 2003-4 academic year, a Maximum Student Loan Sum has been stipulated, and each student may borrow no more than a total of 800,000 NTD. When students go to the bank to verify their loans each semester, they must bring the stub from Student Loan Dispersal Notice that has been sent to them.
3. Students who do not qualify for a student loan but belong to a family with two persons receiving higher education may present documentation to the relevant department and receive a student loan, though all interest must be paid on the loan. Students who have received government scholarships, students who have had their Miscellaneous Fees waived, or students who receive any other interest-free grant or loan are not eligible to apply.
4. Students who wish to apply for a student loan must apply online through the university and Taipei Fubon Bank websites after they have received the Notice of Registration and Fee Payment. The loan verification and related documents must be sent back to the relevant department in the university. (These documents may be sent by registered mail.) Students may access Student Loans and Assistantships online and check to see if application status is Loan Verification Completed or not. If the Loan Verification box is still blank, the university has not yet received the documents, some documents are missing, or the loan amount has a mistake. If this is the case, students are advised to inquire at the relevant department.
5. Deadlines for online applications are clearly outlined in the Important Matters section on the Notice of Registration and Fee Payment, and students are advised to strictly keep all deadlines as to not affect their rights as student loan recipients. All applicants must input their personal information online and print out the Confirmation of Student Loan Application. (The online Student Loan System is the only online system which stores student loan information, and the only online system which sends student loan information to the Financial Data Center at the Ministry of Finance for inspection.)
6. Information related to Loan Verification:
  - Before going to Taipei Fubon Bank to conduct Loan Verification Procedures, students should first input their personal information into the Online Student Loan System of the Student Affairs Division and Taipei Fubon Bank, and print off three copies of the Loan Dispersal Notice and two copies of the Confirmation of Student Loan Application.
  - If students conducting Loan Confirmation procedures have a loan certificate from the 2003-4 academic year, and the name under which the loan has been registered has not changed, students may take the stub from the Loan Dispersal Notice for the First Semester of 2003, their identification cards, their stamps, their Notices of Fee Payment, two copies of the Transcript of the Family Register of parents and guarantor issued within the last three months, and go in person to the stipulated Taipei Fubon Bank branch. Students that do produce a Loan Dispersal Notice for the first semester of 2003 must go in person along with the guarantor to

- go through procedures at the Taipei Fubon Bank.
    - If it is impossible for guarantors to go to the Taipei Fubon Bank in person, they may download the Student Loan Guarantee, have it notarized at a district court, and give it to student to take to the Taipei Fubon Bank to conduct procedures. In the case that the Household Registry Office can provide stamped approval, it is possible to go through notarization procedures at the district court if students have the guarantor's stamped approval and a copy of the Student Loan Guarantee. (Guarantee must bear both a signature and a stamp.)
7. When students enter the university and input their information into the Loan and Assistantship Applications section of the Student Information Network, they should note the following:
    - Blanks to be filled in such as name, address (including numerals and other symbols) should be written in two-byte characters.
    - Blanks to be filled in such as telephone numbers, year of graduation, identity card number, loan amounts, and so on, should be written in one-byte characters.
    - Students who are not married must fill their parents' names in on the application. In the "attribute" blank, select "present." If the parents have divorced or one parent has died, make the appropriate selection. If parent has died, students should not also select "divorced."
    - Students who are married should input the spouse's information rather than parents' information.
    - Students who have their tuition paid by the government or have their tuition waived or reduced, as well as students whose parents have applied for and received an Education Supplement, must subtract the total other amount of assistance that they are receiving. Students who have received a tuition waiver will find an item called Waived Amount on the Student Loan webpage. Students whose parents are Public Servants will find an item called Public Servant Supplement and students must fill in the Educational Supplement of the workplace of the parents.
    - Loans can cover things like Student Fees, Miscellaneous Fees, Instructors' Retirement Fund, Internship Fees, and Room Rent. Students may also receive an Additional Loan of 3,000 NTD for books and students living off-campus may apply for an additional 18,000 NTD, but according to precedent, the book allowance and rent allowance will only be paid at the end of the semester to the students' IC account, so students should check their passbooks to ensure the funds have been deposited. Students who are worried that their funds have not been deposited should inquire at the Student Advising Section on Taipei Campus and the Student Affairs Section on Taoyuan Campus. Only after approval has been given by the Financial Data Center of the Ministry of Finance is it possible for the university to apply to the Taipei Fubon Bank for the dispersal of loans. After the application has been processed by the bank, the funds will be sent to the university. According to precedent, money will be transferred to students' account before the end of the semester; students are asked to consider carefully before applying for Additional Loans. The Additional Loans will not be immediately paid to students and if this causes a serious problem, students are advised to consult the relevant persons in charge of student loans at this institution.
    - If students' basic information has changed, they must go online and change their information. Students who find they have made an input mistake when correcting their information should contact the relevant units to avoid adversely affecting their rights as loan recipients.
  8. Recipients of the Public Service Supplement should take the Notice of Registration and Fee Payment to the relevant unit during business hours to have it changed (a fee is charged), and then go to the bank to conduct Loan Verification Procedures.
  9. Students who have received a tuition waiver and are applying for a student loan for the first time; and students who have received a tuition waiver and are applying for a student loan where the previous Notice of Fees Paid do not show a tuition waiver, should bring a copy of Confirmation of Student Loan Application and relevant documentation concerning Waivers and Special Treatment as well as Notice of Registration and Fees Paid and have it changed during business hours at the relevant unit before going to the Taipei Fubon Bank to conduct procedures.
  10. Students who were previously married but no longer have a spouse due to divorce or

death should submit a transcript of the Family Registry to the relevant unit at this university. The transcripts of underage children of single parents should bear the name of guardian as well as affiliation of guardian. Students who are not married and who have lost their parents should include a copy of the transcript of the Family Registry as well as the transcript of the Family Registry of their guarantors.

11. If there are any changes to students' information which should be changed, or if the loan has been annulled after students have applied online, students' information should be sent to the Student Advising Section or to the Student Affairs Division so that information on the Confirmation of Student Loan Application may be changed. After classes have begun, students may check that their information has been changed by accessing Inquiries Concerning Assistantships and Student Loans.
12. Students who take Study-leave or withdraw from university before loan has been sent by Taipei Fubon Bank to this institution must have their loan cancelled, and pay the difference in Student or Miscellaneous Fees.
13. Except for students who can prove they have Type 2 Student Loan Qualifications (they come from families with two or more children enrolled in higher education programs other than those offered online or at military schools), students who have their loan applications rejected by the Financial Data Center of the Ministry of Finance must pay the fee difference at the Bursar. If a student does not pay the fee difference, the university will treat the case as an incomplete registration. According to Article 13 of the Study Regulations, students who do not ask for leave or who do not complete registration procedures (including the payment of student fees) will be expelled.
14. In order to receive satisfactory service and to preserve their rights as loan recipients, students are advised to process their loans as quickly as possible and not be late in application or in sending documentation to the university. If students wish to inquire about student loans during summer and winter holidays, students must observe university holiday working hours. Students are advised to consult the Student Affairs website for the latest information.
15. Transfer students and Three-year Completion Program Class Section Students (students who must pay their fees immediately) who in their first semester wish to apply for a student loan should note the following concerning documentation:
  - Proof that family income (includes income of student, spouse, and parents) reported to National Tax Administration or to Taipei Revenue Service in the previous filing is less than 1,200,000 NTD should be prepared if relevant.
  - Transcript of Family Register issued within the last three months should be prepared.
  - Students must fill in the Application Form for Scholarships and Assistantships before fees may be paid. Then students may go with guarantor to the Taipei Fubon Bank to conduct procedures, and present the documents to this institution. Students are not required to present documentation concerning family income except for the first semester.
16. The relevant units are as follows:

Taipei Campus:  
Ms. Hong Yufen  
Student Advising Section  
250 Zhong Shan N. Road  
Taipei 111  
Tel: 02-2822-4564 Ext. 2235

Taoyuan Campus:  
Ms. Chen Zhaorong  
Student Affairs Section  
5 Deming Road  
Guishan Township  
Taoyuan County 333  
Tel: 03-3507001 Ext. 3112

17. More detailed information concerning Student Loan Applications can be found on the

Ming Chuan University website under Divisions/Student Affairs/Scholarships.

18. The latest information regarding scholarships may be found in Chinese in the Student Affairs section of the website.
19. For online applications in Chinese, students are requested to go to Applications for Assistantships and Loans in the Student Information Network.
20. For information in Chinese regarding the processing of Verification Documents that have been sent back to the university, or results of the inspection conducted by the Financial Data Center of the Ministry of Finance, enter the Student Information Network and select Inquiries Concerning Assistantships and Loans.