Loan Policy

Use this screen to create or edit loan policies for your patrons.

To access this screen, sign in Service Configuration, open the WMS Circulation left navigation, select Loans, and then select the Loan Policy link.

Use the Loan Policy screen to set loan policies for your patrons.

Create or edit loan policies

1. On the Loan Policy screen, click Create New, or click the Policy Name you want to edit.
2. On the Create New or Edit Policy screen, enter a Policy Name.
3. Fill in the fields for Loan, Renewal, Overdue Loans, and Recall.
4. Click Save.

Loan

Circulates?

Select if the policy requires an override when items are checked out. Settings are as follows:

- This loan policy always allows for circulation: Override is not required.
- This loan policy only allows circulation with an override: Override is required.
- This loan policy never allows circulation: Staff will not have the option to override.

Note: See Circulation Account roles, Overrides for more information.

Loan Period

Specifies how long a patron may keep an item on loan after the item has been checked out.

- Loan Period can be restricted by the patron's expiration date, a fixed due date that falls during the loan period, a due date specified by an interlibrary loan system, a due date adjustment, or by a staff member during checkout.
- If a Renew Period is not specified the system will use the Loan Period to calculate the renewal period.
- Leaving Loan Period blank will result in an automated due date of 01/01/2099.
- When the loan period is measured in days, weeks, or months, the due date will be set to the first day the library is open if the initially calculated due date would fall on a day your library is closed.
- Loan periods measured in weeks will be calculated in days (7 days for one week).
- Loan periods measured in months attempt to set due dates on the same date as the item was checked out.
example, a one-month loan period where the item was checked out on January 27th will be due on February 27th.

- If the loan period begins at the end of a particular month and the due date falls on a shorter month, the due date will move to the last day of the shorter month.
- When the loan period is measured in minutes or hours, use the Due Date Adjustment setting to determine the due date if the initially calculated due date would fall at a time your library is closed.
- Library hours are set on the Open Hours screen in the WorldCat registry section of the Service Configuration. The open hours of the item's holding location are used to set due dates. Branch hours are used when Branch Opening Hours Override Settings are enabled.
- See Check out for more information about changing loan status, renewing items, and check out exceptions.

**Due Date Adjustment**

Select an interval to make items due at or before the library's closing hours.

Due date adjustments are applied automatically at checkout and when an item is renewed by your library staff, the patron, or via automatic renewal. Overdue penalties and grace periods begin as soon as the item becomes due according to your policies.

**Notes:**

- Before choosing a due date adjustment, consider how changes in due dates and times might impact how overdue penalties or grace periods are calculated and when overdue notifications are sent to your patrons. Consider how your library checks in items that are returned while your library is closed.
- If your library uses periodic overdue bill structures or suspension structures, consider if patrons may be penalized more or less if, for example, your long loans were previously due at midnight but are now due at 8:00 pm or 2:00 am, respectively.
- The due date and time of items already on loan will not be adjusted based on any changes you may make to your loan policies. Instead, any new adjustments will be honored the next time an item is renewed or checked out under the updated policy.
- If you would like to update your existing loans, consider using the bulk renewal client and enabling automatic due date receipt emails to ensure that your patrons are aware of their new due dates.
- Library hours are set on the Open Hours screen in the WorldCat registry module.

Short loans measured in minutes or hours have the following adjustment options:

<table>
<thead>
<tr>
<th>DUE DATE ADJUSTMENT OPTIONS FOR SHORT LOANS</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>None (Default)</td>
<td>The item will be due in the specified number of minutes or hours after checkout.</td>
</tr>
<tr>
<td></td>
<td>The due date calculation ignores your library's open hours so the item may be due when your library is closed.</td>
</tr>
<tr>
<td></td>
<td>Note: This adjustment is recommended for short, self-</td>
</tr>
</tbody>
</table>


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<table>
<thead>
<tr>
<th>DUE DATE ADJUSTMENT OPTIONS FOR SHORT LOANS</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>service loans when your patron can pull, checkout, and return items without staff assistance from a location that is accessible to patrons at any time.</td>
<td>The item will be due in the specified number of minutes or hours after checkout.</td>
</tr>
<tr>
<td>1 hour before closing</td>
<td>If the loan period would end when the library is closed, then the item will be due 1 hour or 45, 30, or 15 minutes before the last library closure within the loan period. Your loan period may be shortened to guarantee items are returned before the library closes.</td>
</tr>
<tr>
<td>45 minutes before closing</td>
<td>An override is required to check out items during the pre-closing period or when your library is closed. If acknowledged, the due date and time will be in the past, and the item will be overdue immediately.</td>
</tr>
<tr>
<td>30 minutes before closing</td>
<td>Note: Pre-closing adjustments can be used to get your materials back with enough time for library staff to handle returns before closing time. These adjustments are not recommended if patrons may checkout or renew materials while your library is closed.</td>
</tr>
<tr>
<td>15 minutes before closing</td>
<td>The item will be due in the specified number of minutes or hours after checkout.</td>
</tr>
<tr>
<td>At previous closing</td>
<td>If the loan period would end when the library is closed, then the item will be due at the last library closure within the loan period. Your loan period may be shortened to guarantee items are returned before the library closes.</td>
</tr>
<tr>
<td></td>
<td>An override is required to check out items when your library is closed. If acknowledged, the due date and time will be set to the last time your library closed, and the item will be overdue immediately.</td>
</tr>
<tr>
<td></td>
<td>Note: The at-closing adjustment can be used to get your materials back by closing time. This adjustment is not recommended if patrons may checkout or renew</td>
</tr>
</tbody>
</table>
## Due Date Adjustment Options for Short Loans

<table>
<thead>
<tr>
<th>Adjustment Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>At next opening</td>
<td>The item will be due in the specified number of minutes or hours after checkout. Use this option to ensure patrons have time with the item.</td>
</tr>
<tr>
<td></td>
<td>If the loan period would end when the library is closed, then the item will be due the next time that the library opens. Your loan period may be extended to guarantee that the patron has enough time with the item.</td>
</tr>
<tr>
<td></td>
<td>An override is required if the system can't move the due date because a fixed due date, patron expiry date, etc. will occur before the next time your library opens.</td>
</tr>
<tr>
<td></td>
<td>Note: Consider pairing a next-opening adjustment with fixed due dates if you want items to be returned before you close for long periods for holidays, academic breaks, building renovations, etc.</td>
</tr>
<tr>
<td>15 minutes after opening</td>
<td>The item will be due in the specified number of minutes or hours after checkout. Use this option to ensure patrons have time with the item.</td>
</tr>
<tr>
<td>30 minutes after opening</td>
<td>If the loan period would end when the library is closed, then the item will be due 15, 30, or 45 minutes or 1 hour after the next time that the library opens. Your loan period may be extended to guarantee that the patron has enough time with the item.</td>
</tr>
<tr>
<td>45 minutes after opening</td>
<td>An override is required if the system can't move the due date because a fixed due date, patron expiry date, etc. will occur before the next time your library opens.</td>
</tr>
<tr>
<td>1 hour after opening</td>
<td>Note: Consider pairing a next-opening adjustment with fixed due dates if you want items to be returned before you close for long periods for holidays, academic breaks, building renovations, etc.</td>
</tr>
</tbody>
</table>

Long loans measured in days, weeks, or months have the following adjustment options:
<table>
<thead>
<tr>
<th>DUE DATE ADJUSTMENT OPTIONS FOR LONG LOANS</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Midnight (Default)</td>
<td>The item will be due at 23:59 (11:59 pm) on the calculated due date. If your library is open past midnight, then the item will be due before you close. If the loan period ends on a day when your library is closed, then the due date will be moved to 23:59 of the first open day after that closure. <strong>Tip:</strong> Leave the loan period field blank to enable permanent or term-based loans. If no other limits exist, an item checked out under a permanent loan policy will not have a due date, won't accrue overdue penalties, and won't send overdue notifications. However, loans will be assigned a due date, etc. if the patron has an expiry date, the policy specifies fixed due dates, or the loan should honor a due date provided by an interlibrary loan system.</td>
</tr>
<tr>
<td>At closing</td>
<td>The item will be due at closing time on the calculated due date. If your library is open past midnight, then the item will be due on the next calendar date at your configured closing time, e.g., if your open hours are 8:00 am - 2:00 am, then the exact due date will be 2:00 am on Saturday when the item is due on Friday. If the loan period ends on a day when your library is closed, then the due date will be moved to closing time of the first open day after that closure. <strong>Tip:</strong> To configure a same-day loan, set the loan period to 0 Days adjusted to be due at closing. Items will be due the next time your library closes. Want items back by closing time tomorrow? Set the loan period to 1 Day adjusted to be due at closing.</td>
</tr>
</tbody>
</table>

**Fixed Due Dates**

Set dates items are due at your institution. For example, the last date of the semester. (25 character limit)

- Fixed Due Dates are applied when an item is checked out or renewed.
Fixed Due Dates should be configured well in advance on every applicable loan policy. Configured dates can be removed when they have passed.

Renewals done by library staff or the patron will honor fixed due dates. Automatic renewals do not honor fixed due dates.

Fixed due dates have to be maintained on each loan policy.

You can enter multiple fixed due dates.

If a fixed due date has passed, it will no longer apply.

As the check out date gets closer to the fixed due date, the loan period will shorten to reflect the fixed due date.

**Loan Fixed Bill**

Fixed amount applied to the patron's account when items are checked out. Create fixed bills on the [Bill Structures](#) screen.

- Setting a Loan Fixed Bill will prevent patrons from checking out items using a self-service machine.

**Renew**

**Renew Period**

Specifies the additional time that a patron may keep an item on loan after a successful renewal. This period is applied when a staff member or patron renews the item.

- Renewals will not allow the new due date to fall when the library is closed.

- **Renew Period** can be a different value than **Loan Period**.

- If a **Renew Period** is not specified, the system will use the time set in **Loan Period**.

- Select if the **Renew Period** occurs after:
  - The renew transaction
    - Select this option if renewals should be calculated from the time of the renewal. Time will only add to the loan period if the due date falls before the end of the renewal period.
  - The original due date
    - Select this option if renewals should be calculated from the item's current due date. Time will always be added to the loan period when a renewal is successful.

**Automatic Renewal**

Click **Yes** to turn on automatic renewals. Staff or the patron can attempt to manually renew an item that is eligible for automatic renewal. Automation will resume the next time that the item is due.

- All items with this loan policy will be eligible for automatic renewal.

- Automatic renewal will fail if any of the following are true:
  - Patron account is expired, blocked, or suspended.
  - Patron account is in breach of policy.
- **Loan Limits** have been exceeded, even if staff have previously acknowledged the policy exception.
- **Loan Policy** specifies a Renew Fixed Bill (requires acknowledgement).
- Item has been recalled.
- Item is needed to fulfill a hold or item schedule.
- **Automatic Renewal Limit** has been exceeded.
- Automatic renewal has previously failed.
- If a staff override is required for circulation.

- Automatic renewal will only apply to items once it is turned on, and the items are checked out or manually renewed. Items checked out before automatic renewal is turned on will need to be manually renewed or checked in and then checked back out for automatic renewal to apply.

- Generally, automatic renewals are processed at 07:00 (institution time) on the day that the item is due.
- It is recommended to set up an **Overdue Grace Period** for when items cannot be automatically renewed, so patrons have time to return the items without incurring fines.
- It is recommended to modify the **Recall Notification Policies** to explain that the item needs to be returned because it is needed by another patron or because automatic renewal is not allowed.
- If the loan count limit has been reached, automatic renewal will not occur.
- If the loan value has been reached, automatic renewal will not occur.
- If the auto limit renew time is set for longer than the loan limit renew time, the loan limit renew time will apply.
  - The number of automatic renewals is limited to the Automatic Renewal Limit.
  - The total number of renewals (automatic and manual) is limited by relevant Loan Limit Policies.
  - Automatic renewal will fail if either limit has been reached.
- Items are renewed if they are not needed to fulfill an outstanding hold request:

<table>
<thead>
<tr>
<th>SCENARIO</th>
<th>IS THE ITEM AUTOMATICALLY RENEWED?</th>
</tr>
</thead>
<tbody>
<tr>
<td>There are no current hold requests.</td>
<td>Yes</td>
</tr>
<tr>
<td>There is a hold request and another item is available to fulfill the request.</td>
<td>Yes</td>
</tr>
<tr>
<td>There is a hold request and no other items are available to fulfill the request.</td>
<td>No. The <strong>Recall Notification Policy</strong> is sent to the patron. The item's due date is adjusted per the <strong>Recall Period</strong> and <strong>Minimum Loan Period</strong>.</td>
</tr>
<tr>
<td>There are multiple hold requests that cannot all be fulfilled by other available items.</td>
<td>No. The <strong>Recall Notification Policy</strong> is sent to the patron. The item's due date is adjusted per the <strong>Recall Period</strong> and <strong>Minimum Loan Period</strong>.</td>
</tr>
</tbody>
</table>

**Automatic Renewal Limit**

The number of automatic renewals is limited to the Automatic Renewal limit. If you selected Yes in the Automatic
Renewal field, enter the number of times items can be automatically renewed. If you do not want the field to apply, click the No Limit check box.

- The total number of renewals (automatic & manual) is limited by relevant Loan Limit Policies.
- Automatic renewal will fail if either limit has been reached.

**Renew Fixed Bill**

Fixed amount applied to the patron's account when items are renewed. Create fixed bills on the Bill Structures screen.

- Setting a Renew Fixed Bill will prevent automatic renewals and will block patrons from completing self-service renewals.
Overdue Loans
<table>
<thead>
<tr>
<th>FIELD</th>
<th>DESCRIPTION</th>
</tr>
</thead>
</table>
| Overdue Grace Period | Specifies how long after the due date that a patron should begin to be penalized for an overdue item.  
- Grace period calculations honor the **Accrue bills/suspension when closed?** setting. The grace period will not include time that the library is closed if this setting is enabled.  
- If an item is returned before the grace period ends, no penalties are applied.  
- If an item is returned after the grace period ends, then the patron is billed and/or suspended from the time that the item became overdue.  
- A library can choose to begin penalty calculations after the grace period by adding the grace duration as an initial, zero-penalty period in the relevant periodic **Bill Structure** or **Suspension Structure**.  
- If an item is recalled then the **Recall Grace Period** will be applied instead. |
| Overdue Fixed Bill | Fixed amount applied to the patron's account when overdue items are returned. Create fixed bills on the **Bill Structures** screen. |
| Overdue Periodic Bill | Amount applied periodically to the patron's account when items checked out to the patron are overdue. Create periodic bills on the **Bill Structures** screen. |
| Overdue Suspension | Select the Suspension Structure for automatically suspending a patron's account. See **Suspension Structures**. |
| Overdue Notification Policy | Select the overdue notification that will be sent to the patron. Create loan overdue notifications on the **Notification Policies** screen. |
| Accrue bills and/or suspension when closed? | Select to control if bills and suspensions should accrue for patrons when the library is closed. Library hours are set on the **Open Hours** screen in the WorldCat registry module. This setting controls if grace periods consider your library closures.  
- If set to **No**, grace periods do not include time your
library is closed.

- If set to **Yes**, grace periods will include time your library is closed.

## Recall

<table>
<thead>
<tr>
<th>FIELD</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recall Period</td>
<td>Amount of time patron has to return a recalled item. When an item is recalled, the due date and long overdue date are recalculated.</td>
</tr>
<tr>
<td></td>
<td>◦ The system will use the earlier of the calculated recall due date and the previous due date to determine when the item should be considered overdue. See <a href="https://help.oclc.org/Library_Management/WorldShare_Circulation/Configuration/OCLC_Service_Configuration%E2%80%94Recall">Recall items</a> for more information.</td>
</tr>
<tr>
<td>Recall Grace Period</td>
<td>Amount of time before fines are assessed for recalled items.</td>
</tr>
<tr>
<td>Minimum Loan Period</td>
<td>Minimum guaranteed loan period. When an item is recalled, the recall due date will be adjusted so that the item is due after the minimum loan period.</td>
</tr>
<tr>
<td></td>
<td>◦ If automatic renewal fails, the Recall Period and Minimum Loan Period are used to calculate the item's new due date.</td>
</tr>
<tr>
<td>Recall Fixed Bill</td>
<td>Fixed amount applied to the patron's account when overdue recalled items are returned. Create fixed bills on the <a href="https://help.oclc.org/Library_Management/WorldShare_Circulation/Configuration/OCLC_Service_Configuration%E2%80%94Recall">Bill Structures</a> screen.</td>
</tr>
<tr>
<td>Recall Periodic Bill</td>
<td>Amount applied periodically to the patron's account when recalled items are overdue. Create periodic bills on the <a href="https://help.oclc.org/Library_Management/WorldShare_Circulation/Configuration/OCLC_Service_Configuration%E2%80%94Recall">Bill Structures</a> screen.</td>
</tr>
<tr>
<td>Recall Notification Policy</td>
<td>Recall Notification is sent to a patron when an item is recalled or when automatic renewal fails. Create recall notifications on the <a href="https://help.oclc.org/Library_Management/WorldShare_Circulation/Configuration/OCLC_Service_Configuration%E2%80%94Recall">Notification Policies</a> screen.</td>
</tr>
</tbody>
</table>
Bulk Updates

Use this section to set whether you want to bill patrons when the library is closed for all policies.

Copy loan policies

1. Click the Policy Name you want to copy.
2. In the top right corner, click Copy. The copied policy appears.
3. Enter a policy name and edit any additional fields.
4. Click Save.

Delete loan policies

Loan policies can only be deleted if they have never been used. Loan policies are tied to historical and statistical data maintained by the system.

1. Click the Policy Name you want to delete.
2. In the top right corner, click Delete.
3. On the Confirm window, click OK.

Related Policies

Loan Policy depends upon:

- Bill Structures
- Notification Policies
- Open Hours
- Suspension Structures

Loan Policy is used in:

- Loan Policy Map