

# Emory University Hardship Fund – Tier 1

## POLICY STATEMENT

The Emory University Hardship Fund (Tier 1) was established to provide financial support to Emory University staff and faculty members who are experiencing a financial hardship due to a Catastrophic Event. The Fund shall be funded by voluntary charitable donations provided by employees and any entities or individuals wanting to assist Emory community members facing unexpected financial challenges. All regular employees who work at least 20 hours per week are eligible to apply for an award from the Fund. Because the Fund is supported by donations, there is no guarantee that there will be available funds at any one time.

## DEFINITIONS

**Catastrophic Event.** A Catastrophic Event is defined as extreme misfortune of the employee or an employee's immediate Family Member for reasons beyond his or her control that prevents the employee from meeting basic living expenses. Examples of such events include but are not limited to the following: (1) death in the family; (2) unusual uninsured medical expenses caused by severe illness or accident; (3) uninsured losses caused by fire, crime, flood or other disasters; (4) unusual uninsured expenses for the care of a Family Member; and (5) insupportable indebtedness occurring for reasons beyond the individual's control.

**Family Member.** A Family Member includes a Child, Dependent, Spouse.

**Child.** A Child is defined as a biological or adopted child, foster child, step-child, legal ward or child for whom a person has legal custody.

**Dependent.** An individual meeting the criteria used by the Internal Revenue Service in defining "dependent" will be considered a dependent for purposes of this policy.

**Spouse.** A husband or wife as defined by Georgia State law.

**Parent.** A parent, step-parent or in-law.

## GENERAL PROVISIONS

### Employee Eligibility for Financial Support

To be eligible to receive an award from the Tier 1 Fund, an individual must be a regular employee of Emory University, work at least 20 hours per workweek, with a minimum of one year of service, or an immediate family member of the eligible employee who is applying on an employee's behalf due to the employee's inability. The applicant must not have any disciplinary actions that resulted from violating Emory's Standards of Conduct policy within the past twelve (12) months. An employee who is currently on leave is eligible for a hardship award, provided s/he is otherwise eligible.

If an employee is being investigated for potential violations of the Conduct policy, the application will be placed “on hold” pending the final decision. If cleared, the employee will be eligible to participate.

### **Recipient Regulations**

- The need for funding must be due to a Catastrophic Event.
- The maximum award amount is \$2,000 per Catastrophic Event, subject to availability of
- Funds and extent of need. **Because the Fund is funded by donations, there is no guarantee that any funds will be available.**
- If the Fund has less than a \$20,000 balance, the award shall not exceed 10% of the available
- Fund balance at the time of the award.
- An employee may receive a maximum number of one award per rolling twelve-month period.
- The application is reviewed by the Fund Review Committee and an award is based on supporting documentation, which may include:
  - Certification of medical condition
  - Certified death certificate
  - Obituary
  - Medical bill(s)
  - Insurance claims
  - Police reports
  - Expense receipts
  - Foreclosure or eviction notices
  - Severance package or separation notice

### **Fund Review Committee**

The Fund Review Committee shall consist of six (6) representatives:

- Two (2) Employee Council members (Past-President and President-Elect)
- One (1) faculty member (Chair, Faculty Life Course Committee)
- One (1) staff member from the Faculty Staff Assistance Program (FSAP)
- One (1) representative from the Employee Relations/Human Resources
- Associate Vice President of Human Resources (non-voting)

The Fund Review Committee shall meet at least monthly to review applications and make award recommendations.

## **PROCEDURE – DONATING TO THE FUND**

### **Donation Regulations:**

- Any person or entity is eligible to donate to the Fund.
- Employees may donate to the Fund by online donation or via payroll deduction through Self-Service/PeopleSoft.
- Donations cannot be earmarked for specific individuals.

**Tax Information:**

- Donors should discuss any questions related to deductibility with a personal tax advisor.
- Tax-benefit donation forms (receipts) will be supplied to donors via email.
- All donations are tax deductible to the extent provided by law.

**PROCEDURE – APPLYING TO THE FUND**

- Applications must be completed and submitted to Human Resources.
- Financial records, billing statements, and/or estimates must be submitted as supporting documentation with the application. The Hardship Fund Coordinator shall prepare applications for the Fund Review Committee, omitting any identifying information in order to preserve anonymity.
- Applications are reviewed anonymously by the Fund Review Committee. The Hardship Fund Coordinator communicates the committee's decision to the applicant and, if appropriate, submits paperwork to Accounts Payable according to established procedure, and follows up to ensure payment has been received and processed.
- Approval is subject to extent of need; satisfactory completion of the application; and availability of funds.
- All decisions of the Fund Review Committee are final. There will be no appeals process.
- Information provided by applicants will be treated as confidential and shared only with individuals directly involved in award administration, processing and tax reporting. Award applications will be reviewed anonymously and Fund Review Committee members will not be given the individual name associated with any award application.

**Tax Information:**

- Payments to recipients do not result in taxable compensation.

**ADDITIONAL EMORY RESOURCES**

- Center for Women at Emory (CWE) – Financial Workshops and Seminars
- Emory Alliance Credit Union (EACU) – Financial counseling, services and workshops
- Faculty Staff Assistance Program (FSAP) – Individual counseling, workshops and seminars related to managing financial stress; community resources
- Human Resources Benefits Department
- Work Life Resource Center (WLRC)