

Emory University Hardship Fund Guidelines – Tier 2

HARDSHIP FUND STATEMENT

The Emory University Hardship – Tier 2 (the “Fund”) provides financial support to Emory University faculty and staff members who are experiencing a financial hardship due to a temporary emergency or do not meet all criteria to receive funding from Tier 1. 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

Basic Living Expenses – refer to expenses for basic living necessities.

Basic Living Necessity – bare essentials required universally for subsistence or survival, or for maintaining a certain minimum standard of living. Basic Living Necessity also refer to living expenses that are reasonably necessary to maintain health and well-being.

Basic Living Necessities include but are not limited to the following:

- Health
- Primary Housing (mortgage, rent, utilities...)
- Safety (alternative housing due to physical safety)
- Transportation

Family Member – A family member includes a Dependent, Parent or Sibling.

Dependent – An individual meeting the criteria used by the Internal Revenue Service in defining “dependent” will be considered a dependent for purposes of these guidelines.

An eligible dependent includes:

Child – includes your natural or adopted child. Also a child in the process of being adopted, step-child, or any child for whom you have legal custody.

Legal Spouse – includes your opposite sex or same sex spouse. This does **NOT** include registered domestic partnerships, civil unions or similar formal relationships recognized under state law.

Parent – A father, mother, step-parent or parent-in-law.

Sibling – A brother, step-brother, sister or step-sister.

Financial Hardship – refers to an inability to meet basic living expenses for goods and services necessary for the survival of the employee and/or the employee’s family members.

Root Cause – the source of the temporary emergency; the underlying reason why it occurred.

Temporary Emergency – A temporary emergency is defined as a misfortune of the employee or an employee’s immediate Family Member that prevents the employee from meeting normal monthly or annual expenses that, despite the employee’s best efforts to help themselves, the employee is unable to pay, and if remaining unpaid would render the employee homeless, or without basic necessities, or otherwise drastically altering their safety, or well-being.

Examples include but are not limited to:

- Domestic and international travel expenses related to death or terminal illness of an immediate family member;
- Funeral expenses of immediate family member;
- High insurance deductibles for transportation and housing;
- Housing (security deposits or unexpected relocation/displacement);
- Unexpected car repairs; or
- Unexpected out-of-pocket medical expenses.

GENERAL PROVISIONS

Employee Eligibility for Financial Support

To be eligible to receive an award from the Tier 2 Fund, the following applies:

- An individual must be a regular employee of Emory University.
- The employee must be regularly scheduled to work at least 20 hours per week, with a minimum of one continuous year of service.
- An immediate family member of the eligible employee may apply on an employee’s behalf due to the employee’s inability.
- The applicant must not have any disciplinary actions that resulted from violating Emory Standards of Conduct policy within the past twelve (12) months. 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.
- An employee who is currently on leave is eligible for a hardship award, provided s/he is otherwise eligible.

Voluntary or Organizational Transfer

When employees are transferred voluntarily or due to a reorganization from Emory Healthcare to Emory University or vice versa, the following applies:

- Employees may participate in the new employer’s hardship fund program based on service with the previous employer.
- If eligible, participation will begin immediately and an employee may submit an application for review and determination.
- Program rules and guidelines of the new employer will apply.

Recipient Requirements for Receiving Hardship Fund

- The need for funding must be due to a Temporary Emergency and the root cause (underlying reason) must be evident.
- The amount of assistance is discretionary; is related to the extent of the applicant’s need; and is subject to availability of funds. Assistance is not provided for chronic financial difficulty that occurs when an employee’s expenses regularly exceeds his/her income.
- The maximum award amount that may be granted is **\$1,000.00** per Temporary Emergency.
- Tier 2 applications will not be accepted if the fund account is less than \$30,000.
- An employee may receive a maximum of one award per rolling twelve-month period.
- The Hardship Fund program cannot grant awards for anticipated temporary emergencies or financial hardships such as future housing costs, medical expenses, caregiver needs, utility expenditures, etc.;
- The application is reviewed by Fund administrators and an award is based on supporting documentation.

Temporary Emergency Financial Needs

Examples of temporary emergency financial needs are noted in the chart below. The list is not all-inclusive.

Temporary Emergency Financial Needs
<ul style="list-style-type: none">▪ Application, Security or Utility Deposits▪ Automobile▪ Car/Home Repair▪ Funeral Expenses▪ Medically Necessary Expenses▪ Rent (one month of less)▪ Travel Expenses Related to Death or Terminal Illness of Family Member▪ Utilities (electric, gas, water...)

Supporting Documentation

Examples of supporting documentation that may be considered are noted in the chart below.

The list is not all-inclusive.

Event	Supporting Documentation
Death	<ul style="list-style-type: none"> ▪ Certified Death Certificate ▪ Itemized Funeral Expenses/Obituary ▪ Travel Expense Receipt(s)
Insupportable Indebtedness	<ul style="list-style-type: none"> ▪ Court Document (i.e. certified divorce decree...) ▪ Estimate of Car Repair ▪ Foreclosure or Eviction Notice ▪ Past Due Bills (i.e. utility, homeowner, tenant and/or automobile insurance, sanitation/waste disposal, property tax, disability/medical premiums billed during leave of absence...) ▪ Primary Telephone Statement ▪ Rental or Lease Agreement ▪ Security and/or Utility Confirmation ▪ Separation Notice and/or Severance Agreement ▪ Utility Disconnect Notice ▪ Vehicle Insurance Statement
Unusual Expenses for Care/Training of Handicapped Dependent	<ul style="list-style-type: none"> ▪ Caregiver Expenditures (i.e. home nurse, medical equipment and/or supplies...) ▪ Home Mobility and Safety Upgrade Receipts due to Dependent Medical Condition (i.e. stair lift, wheelchair ramp, handrail, hoist...)
Uninsured Losses	<ul style="list-style-type: none"> ▪ Homeowner/Tenant Insurance Claim/Denial ▪ Lodging Receipt (i.e. due to evacuation) ▪ Moving Expense Receipts ▪ Police and/or Fire Report ▪ Proof of Residence (i.e. utility bill, driver's license, pay advice) ▪ Repair Estimate and/or Inspection Report
Unusual Medical Expenses*	<ul style="list-style-type: none"> ▪ Certification of Medical Condition ▪ Collection Notice from Medical Provider ▪ Explanation of Benefits (EOB) ▪ FMLA Certification ▪ Medical and/or Rx Past Due Bills

*Medical expenses may be considered when non-payment of expenditures prohibits the receipt of further treatment; **OR** when paid medical expenses have affected basic living necessities.

Ineligible Expenses

The expenses listed in the chart below are not considered acceptable for submission in most cases. The list is not all-inclusive.

Ineligible Expenses
<ul style="list-style-type: none">▪ Bankruptcy Debt▪ Clothing*▪ Club Memberships▪ Court Ordered Payment or Child Custody Cases▪ Credit Card Debt▪ Entertainment and Recreational▪ Food*▪ Household Appliances and Furniture Payment▪ Household Expenses such as cable/satellite television, internet, laundry, security services....▪ Legal fees/fines▪ Life Insurance Payments▪ Medical Expenses**▪ Pet Expenses▪ Private School or Higher Education Loans/Tuition/Fees▪ Rental Property▪ Security▪ Student Room and Board▪ Wage Garnishments and Levies

*Food/clothing may be considered depending on the nature of the event.

Medical expenses may be considered when non-payment of expenditures prohibits the receipt of further treatment, **OR when paid medical expenses have affected basic living necessities.

PROCEDURE – APPLYING TO THE FUND

The employee may submit a monetary hardship request, by completing an Emory University Hardship Fund application. The application must be completed and:

- Delivered in person to the 1599 Clifton Road Building - Front Desk;
 - Emailed to hardship.fund@emory.edu;
 - Faxed to 404-712-1470; **or**
 - Mailed to Emory University, Human Resources, Employee Benefits, 1599 Clifton Road, NE, Atlanta, Georgia 30322.
- Signatures and supporting documentation (see page 4) must be submitted with the application.
 - Incomplete requests will not be processed.

Hardship Fund Review Process

- Information/applications provided by applicants will be treated as confidential and shared only with individuals directly involved in award administration, processing, and tax reporting.
- Approval is subject to extent of need; satisfactory completion of the application; and availability of funds.
- Two (2) Hardship Fund representatives will render an award decision after reviewing the application and all supporting documentation. The decision will be communicated to the applicant and, if appropriate, paperwork is submitted to Accounts Payable according to established procedure. The representative will follow up to ensure payment has been received and processed.
- All decisions are **final**. There will be no appeals process.
- These guidelines do not override or otherwise impact the FMLA policy, provisions, or entitlement.
- Awards are distributed as soon as administratively feasible (normally occurs within two (2) business days).

Tax Information

- Payments to recipients do not result in taxable compensation.
- Emory's adherence to guidelines and regulations set by the Internal Revenue Service (IRS) ensure grants may be awarded on a non-taxable basis.

WITHDRAWN APPLICATIONS

Emory will withdraw applications within 30 days from the application receipt date or 30 days from the documentation request date. After the application is withdrawn, the applicant may reapply by resubmitting a new application and any supporting documents that are requested.

Applicants may also withdraw their application in writing via one of the following methods:

Email: hardship.fund@emory.edu

Fax: 404-712-1470

U.S. Mail: 1599 Clifton Road, NE, Atlanta, Georgia 30322

ADDITIONAL EMORY RESOURCES

- Emory Alliance Credit Union Emergency Loan and Financial Counseling, 404-329-6415
(Financial counseling is available for credit union members and **non-members**.)
<https://emoryacu.com>
- Faculty Staff Assistance Program, 404-727-4328
(Provides available community resources based on employee needs.)
- Emergency Loan through Employee's Retirement Plan Vendor
Contact Benefits Representative at 404-727-7613
- Alok Deshpande, President of SmartPath Solutions, 770-366-8163
(Provides financial counseling and other resources based on need. Some cost may be required.)
alok@smartpathfinancial.com
- Workplace Options: Specialized Research and Support, 844-395-4566
(Free employee service that offer specialized research for a variety of work life areas such as child/adult care options, legal/financial issues, and services dealing with daily life.)
<http://www.worklife.emory.edu/adultcare/takeaction/seekinfo.html>

PROCEDURE – DONATING TO THE FUND

The Fund shall be funded by voluntary charitable donations provided by employees, entities, or individuals who want to assist Emory University employees who are facing unexpected financial challenges.

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 the MyEmory module in PeopleSoft Self-Service. The web site may be accessed at <http://www.emory.edu/myemory/ways-to-give/index.php>.
- Donations cannot be earmarked for specific individuals.

Tax Information

- Donors should discuss any questions related to deductibility with a personal tax advisor.
- Emory Giving will provide yearly tax-benefit donation/acknowledgement forms to donors via email.
- All donations are tax deductible to the extent provided by law under Section 501(c)(3) of the Internal Revenue Code.
- Continual compliance with IRS guidelines and regulations ensures donors are able to make charitable contributions.

Emory reserves the right to terminate, suspend, withdraw, amend or modify the Hardship Fund program in whole or in part at any time. Further, Emory reserves the right to terminate or modify benefits for any group of employees at any time.

RELATED LINKS

- <https://hr.emory.edu/eu/work-life/financial-programs/hardship-fund/index.html>
- <http://policies.emory.edu/>
- <https://emory.ellucid.com/documents/view/17678/active/4>

Effective Date: April 1, 2018

Last Revision: April 1, 2021