

Emory University Hardship Fund Guidelines – Tier 1

HARDSHIP FUND STATEMENT

The Emory University Hardship Fund - Tier 1 (the “Fund”) provides financial support to Emory University faculty and staff 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

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

Catastrophic Event – is defined as extreme misfortune of the employee or an employee’s Family Member for reasons beyond his or her control that prevents the employee from meeting Basic Living Expenses.

Examples of such events include:

1. Death in the family;
2. Unusual medical expenses caused by severe illness or accident;
3. Uninsured losses caused by fire, crime, flood or other disasters;
4. Unusual expense for the care and training of a handicapped dependent; or
5. Unsupportable indebtedness occurring for reasons beyond the individual’s control such as loss of income, medical condition, caregiving needs, involuntary job loss, etc.

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 catastrophic event; the underlying reason why it occurred.

GENERAL PROVISIONS

Employee Eligibility for Financial Support

To be eligible to receive an award from the Tier 1 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 Catastrophic Event.
- The root cause (underlying reason) of the Catastrophic Event must be evident.
- The amount of assistance is discretionary; is related to the extent of the applicant's need; and is subject to the 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 **\$2,500** per Catastrophic Event.
- 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 of one award per rolling twelve-month period.
- The Hardship Fund program cannot grant awards for anticipated Catastrophic Events or Financial Hardships such as future housing costs, medical expenses, caregiver needs, utility expenditures, etc.
- The application is reviewed by the Fund Review Committee and an award is based on Supporting Documentation.

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...) ▪ Foreclosure or Eviction Notice ▪ Separation Notice and/or Severance Agreement ▪ 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 ▪ 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 (i.e. natural disaster).

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.

Hardship Fund Review Committee

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

Voting Members

- Three (3) Employee Council members

Non-Voting Members

- One (1) staff member from the Faculty Staff Assistance Program (FSAP)
- HR Director
- One (1) representative from the Employee Relations division of Human Resources

The Fund Review Committee shall meet at least monthly to review applications and make award recommendations. Awards will be approved by a majority vote of the committee. The Hardship Fund Coordinator facilitates each meeting.

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.
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- Signatures and supporting documentation (see page 4) are required and must be submitted with the application.
 - Information/applications provided by applicants will be treated as **confidential** and shared only with individuals directly involved in award administration, processing, and tax reporting.
 - The Hardship Fund Coordinator shall prepare applications for the Fund Review Committee, omitting any identifying information in order to preserve anonymity.
 - Committee members will not be given the individual name associated with any award application. Applications are reviewed anonymously, usually the first Thursday in each month.
 - Approval is subject to extent of need; satisfactory completion of the application; and availability of funds.
 - 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.
 - All decisions of the Fund Review Committee are **final**. There will be no appeals process.
 - These guidelines do not override or otherwise impact the FMLA policy, provisions, or entitlement.
 - Incomplete requests will not be processed.
 - 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

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.
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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>

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