

## **Emory University Hardship Tier 2 Fund**

### **POLICY STATEMENT**

The Emory University Hardship Tier 2 Fund (the “Fund”) is established to provide financial support to Emory University staff and faculty 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.

### **DEFINITION**

**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 the loss of income due to:

- 1) Recent divorce
- 2) Funeral expenses of immediate family member
- 3) Unexpected car repairs or high deductibles due to receiving citation in automobile accident
- 4) Domestic and international travel expenses related to death or terminal illness of an immediate family member

Catastrophic event. (See Tier 1 policy)

**Family Member.** A Family Member includes a Child, Dependent, Sibling, Spouse, Same Sex Domestic Partner or Parent.

**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.

## General Provisions

### Employee Eligibility for Financial Support

To be eligible to receive an award from the Tier 2 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 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 Temporary Emergency. The following are identified but not limited to temporary emergency financial needs:
  - Rent (one month or less)
  - Utilities (electric, gas, water, etc.)
  - Automobile Insurance
  - Deposit for rent or utilities
  - Medically necessary expenses
- The maximum award amount is \$750.00 per 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.**
- Tier 2 Fund applications will not be accepted if the fund account is less than \$30,000.
- An employee may receive a maximum number of one award per rolling twelve-month period.
- The application is reviewed by Fund administrators 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 report(s)
  - Expense receipt(s)
  - Foreclosure or eviction notices
  - Certified divorce decree
  - Severance package or separation notice
  - Family Medical Leave Act (FMLA) approval notice

- Bank and/or credit card statements

#### **PROCEDURE – APPLYING TO THE FUND**

- Applications must be completed and submitted to the Work-Life Resource Center (WLRC). Requested documentation must be submitted as supporting documentation with the application.
- Applications are reviewed by one of the two Fund administrators to determine eligibility and approval.

#### **Fund Review Process**

The Fund Review shall consist of two (2) representatives that will review all documentation and make an award recommendation the first Thursday of each month. If an award is approved, then paperwork will be submitted to Accounts Payable according to established procedure, and applicant follow ups 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 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 processing and tax reporting.

#### **Tax Information:**

- Payments to recipients do not result in taxable compensation.

#### **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 the MyEmory module in PeopleSoft Self-Service.

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.

#### **ADDITIONAL EMORY RESOURCES**

- Emory Alliance Credit Union (EACU) – Financial counseling, services and workshops
- Faculty Staff Assistance Program (FSAP) – Basic budgeting; individual counseling,
- Workshops and seminars related to managing financial stress; community resources
- HR Benefits
- Work Life Resource Center (WLRC)