# Helping Hand Fund Application for Assistance



The Helping Hand Fund was created to aid employees who need financial assistance with significant hardship situations as a benefit FOR employees, funded BY employees. A committee composed of employees representing multiple divisions administers the fund and determines whether the requests meet the established guidelines. Documentation showing the significant hardship must accompany the application. Application and guidelines are below.

If you would like to become a contributor to the Helping Hand Fund, please use the Contribution Election Form and/or contact the People & Culture Department. Contributions to the fund are made via payroll deductions and employees may contribute any amount between \$1 and \$25 per paycheck. *Contributions are not tax deductible*.

## **EMPLOYEE INFORMATION**

Applicant's Name:		
Contact Phone: (work)	(personal)	
Home Address: (street)		
(city, st, zip)		
Position:	Hire Date:	
Department/Location:	Supervisor:	

**CONFIDENTIALITY**: No names of applicants will be revealed to the general Helping Hand Fund committee members for decision purposes. All applicant names will be kept strictly confidential with limited access as needed to People & Culture leadership, Payroll/Finance, and/or Fund leadership.

#### FUND REQUEST

I am employed by Goodwill 🛛 Full-Time 🗆 Part-Time			
I contribute to the Helping Hand Fund through payroll deduction:	Yes 🗆	No	
I 🗆 have 🗆 have not applied for assistance from the fund before:			
If yes, when? Amount received:			
I am requesting a:  Grant Loan in the amount of \$			
Department/Location:	Supervisor:		

- Employees must have been employed for 6 months with the organization in order to receive a grant or loan.
- Assistance is not guaranteed, and the committee may award any amount up to the requested amount. Grants or loans have a maximum of \$1,500 based on need. Extreme circumstances may be considered.
- Employees are not required to contribute to the fund in order to receive assistance. Contributing employees will be eligible for a grant or a loan. Non-contributing employees are eligible for a loan.
- An employee is only eligible for one grant or loan during a one-year period.
- Non-contributing employees agree to start contributing to the Helping Hand Fund as a condition of the loan.
- Repayment of a loan is by payroll deduction and the repayment term may not exceed one year from loan date.
- Employees requesting assistance will be referred to the Agency's Employee Assistance Program (EAP), where further assistance can many times be provided.
- All checks issued will only be made payable to the third party business entity not to individual person. (Examples: electric company, pharmacy, landlord, funeral home, etc.)
- Employee termination does not release the loan obligation.

### FUND REQUEST

All Decisions of the Helping Hand Fund Committee are final once approved. An explanation of approvals, denials and repayment terms will be provided to the Applicant and must be signed.

1. Please select the reason for significant financial hardship situation to be considered for a loan or grant:

Consideration will be given to the sustainability of the support. For example, assisting in temporary shelter for one night may not help the employee with a sustainable solution. However, assistance toward helping secure a deposit may be deemed more beneficial.

- □ MEDICAL. Extended illness and/or emergency hospital bills that create an established hardship.
- DEATH IN FAMILY. Expenses incurred as a result of the death of an immediate family member (Spouse, Mother, Father, Sister, Brother, or Child).
- □ CATASTROPHIC. Accidents, Fire, Flood, Theft, etc.
- UTILITIES. Utility expenses when the employee's life or security may be in jeopardy. Electric and/or gas bills with the threat of a service discontinuation are examples.
- **PRIMARY HOUSING**. Assistance with primary housing / rent in hardship emergency situations, such as eviction, transition from homeless/shelter/temporary to sustainable housing.

 $\Box$  OTHER.

As the fund cannot meet every need scenario, there are some requests that are determined not to meet the eligibility requirements and will not be considered. Examples of requests that do not meet eligibility requirements may include, but are not limited to:

- A. Wants versus established needs. B. Restructuring current debt. C. Car purchase, refinance and repairs
  - B. Overdue bills for utilities that are not life or security sustaining (cable or other).
  - C. Support in obtaining a residence or other similar need when a hardship has not been established.
- Please explain in detail the nature of your emergency and attach copies of any documents that are relevant to your request and may help the committee make the appropriate decision. (If you need more space, please attach extra sheet).
   <u>\*\*You must enclose receipts, copies of bills, estimates, or other proof of need with the application.\*\*</u>

**3. Proof of Other Sources of Assistance Required.** Proof that all other means of assistance have been exhausted will be required before an application can be submitted (Credit Union, other income in the household, etc.)

**Please list other sources approached for assistance** (*please attach documentation, if applicable*):

Employee Applicant Signature	Date
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#### **APPLICATION SUBMISSION:**

You must enclose receipts, copies of bills, estimates, or other proof of need with the application for your application to be considered. Incomplete applications will be denied. Applications should be submitted via: Fax (816) 842.7616, or Email: HelpingHand@mokangoodwill.org, or Delivered to Director of People & Culture.