#### **EMPLOYEE CRITICAL SUPPORT FUND STATEMENT**

The Employee Critical Support Fund – Tier 2 (the "Fund") provides financial support to Vanderbilt 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 receives its funds from individual donations, , The Vanderbilt University Staff Advisory Council (USAC), fund raisers, and other charitable donations. 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.

<u>Basic Living Necessity</u> – 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 spouse (partner), son, daughter, mother, father, mother-in-law, father-in-law, sister-in-law, brother, brother-in-law, grandparent, or grandchild (including stepparent, stepsibling, or stepchild).

**Financial Hardship** – The individual or family, who was otherwise self-sustaining or financially self-sufficient, is unable to meet a specific bill because of an unforeseen life circumstance event for which they could not predict or prepare for its consequences resulting in a temporary reduction in income.

**Root Cause** – the source of the catastrophic event; the underlying reason why it occurred.

**Temporary Emergency** – A temporary emergency is defined as a misfortune of the employee 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 or international travel expenses related to death or terminal illness of an immediate family member;
- 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 employee must hold a regular full-time position at Vanderbilt University (temporary, part-time (an employee whose standard work schedule requires less than 30 hours of work per week. or term positions are not eligible).
- An employee must be employed (hold a regular full-time position) at Vanderbilt University for one full year to be eligible for the fund.
- Employee on leave for family and/or medical reasons will be assessed on an individual basis.
- An employee can receive a maximum of \$2,000 from the Employee Critical Support Fund every five (5) fiscal years.

## **Recipient Requirements for Receiving Funds**

- 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 exceed his/her income.
- The Employee Critical Support Fund cannot grant awards for anticipated temporary emergencies of financial hardships such as future housing, medical expenses, caregiver needs, utility expenditures, etc.
- The application is reviewed by the Employee Critical Support Fund Committee and an award is based on supporting documentation.
- The expense, bill, payment invoiced or with a due date cannot be more than 120 days prior to the date the application is completed.

## **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**

- Application, Security or Utility Deposits
- Automobile
- Car/Home Repair
- Funeral Expenses
- Medically Necessary Expenses
- Rent (one month or 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
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Death	<ul> <li>Certified Death Certificate/Obituary</li> </ul>
	<ul> <li>Itemized Funeral Expenses</li> </ul>
	<ul> <li>Travel Expense Receipt(s)</li> </ul>
Uninsured Losses	Homeowner/Tenant Insurance
	Claim/Denial
	<ul> <li>Lodging Receipt (e.g., due to evacuation)</li> </ul>
	<ul> <li>Moving Expense Receipts</li> </ul>
	<ul> <li>Police and/or Fire Report</li> </ul>
	<ul> <li>Proof of Residence (i.e. utility bill, driver's license)</li> </ul>
	Repair Estimate and/or Inspection
	Report
Unusual Medical Expenses*	<ul> <li>Certification of Medical Condition</li> </ul>
	Collection Notice from Medical Provider
	<ul> <li>Explanation of Benefits (EOB)</li> </ul>
	FMLA Certification
	<ul> <li>Medical and/or RX Past Due Bills</li> </ul>

<sup>\*</sup>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**

- 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
- Medical Expenses\*\*
- Pet Expenses
- Private School or Higher Education Loans/Tuition/Fees
- Rental Property
- Security
- Student Room and Board
- Wage Garnishments and Levies

## **HOW TO APPLY**

The Office of Health and wellness administers the Employee Critical Support Fund.

Applications for expenses will be reviewed and approved by Vanderbilt University Employee Critical Support Fund Committee. The committee may request further information before the application can be approved or denied. Individuals will be informed of a decision in a timely manner, along with follow-up instructions (where applicable).

Apply Here (When they hit apply, can it take them to the application)