

## Vanderbilt University Critical Support Fund Guidelines – Tier 1

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

The Employee Critical Support Fund – Tier 1 (the “Fund”) provides financial support to Vanderbilt University staff and faculty members who are experiencing a financial hardship due to a Catastrophic Event. 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.

**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; or
3. Uninsured losses caused by fire, crime, flood or other disasters.

**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.

## **GENERAL PROVISIONS**

### **Employee Eligibility for Financial Support**

To be eligible to receive an award from the Tier 1 Fund, the following applies:

- An employee must hold a regular full-time position at Vanderbilt University (temporary, part-time 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.
- Employees 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 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 availability of funds.
- The Employee Critical Support Fund 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 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.

### **Supporting Documentation**

Examples of supporting documentation that may be considered are noted in the chart below. The list is not all-inclusive.

<b>Event</b>	<b>Supporting Documentation</b>
<b>Death</b>	<ul style="list-style-type: none"><li>• Certified Death Certificate/Obituary</li><li>• Itemized Funeral Expenses</li><li>• Travel Expense Receipt(s)</li></ul>
<b>Uninsured Losses</b>	<ul style="list-style-type: none"><li>• Homeowner/Tenant Insurance Claim/Denial</li><li>• Lodging Receipt (e.g., due to evacuation)</li><li>• Moving Expense Receipts</li><li>• Police and/or Fire Report</li><li>• Proof of Residence (i.e. utility bill, driver's license)</li><li>• Repair Estimate and/or Inspection Report</li></ul>
<b>Unusual Medical Expenses*</b>	<ul style="list-style-type: none"><li>• Certification of Medical Condition</li></ul>

	<ul style="list-style-type: none"> <li>• Collection Notice from Medical Provider</li> <li>• Explanation of Benefits (EOB)</li> <li>• FMLA Certification</li> <li>• Medical and/or RX Past Due Bills</li> </ul>
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\*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.

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

\*Food/clothing may be considered depending on the nature of the event (e.g., 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.

**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).