**PSAC Local 555 Hardship Fund Policy**

The Hardship Fund exists to provide assistance to PSAC Local 555 members who experience unexpected financial need. Members of PSAC DCL 555 are eligible. The fund is structured to meet the needs of members who have financial demands in various categories, including expenses related to uncovered medical issues, bereavements, and other personal emergencies. This policy defines eligibility for the Hardship Fund, guidelines for applications, and how PSAC Local 555 is authorized to respond to and assist applicants.

**Eligibility**

* The Hardship Fund is open to all PSAC Local 555 members.
* The Fund offers reimbursement for expenses already paid; future expenses are not covered.
* Ensure that you have applied for and exhausted any other sources of funding, for example all applicable health plan benefits.
* The following types of expenses can be funded, with appropriate justification:
	1. Medical emergencies: Unexpected medical expenses (you may also claim for any dependent, such as a child or spouse).
		+ These include uncovered medical or dental emergencies
	2. Personal emergencies: Unexpected personal expenses (i.e. not regular household costs), for example:
		+ Expenses related to bereavements, such as travel costs
		+ Property damage or loss due to an unforeseen catastrophe (fire, flood, etc.)
		+ Financial difficulties resulting from separating from a spouse or partner
* All applications must be submitted with appropriate supporting documentation.

**Fund Information**

PSAC Local 555 has allocated $7 500 for the Hardship Fund per annum (year cycle May 1 to Apr 30). The maximum grant is $500 per member per annum (year cycle May 1 to Apr 30).

The Hardship Fund is limited and, unfortunately, not all applications can be approved. You may receive an award that is less than the amount you requested. This is based on a number of factors, including: need, available funds, and number of applicants.

Please note that, at the discretion of the Adjudication Committee, application review and funding may be expedited for cases demonstrating immediate financial need.

**Deadlines**

There are three application cycles and deadlines each year:

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| --- | --- |
| **Documentation for expenses incurred in this time frame:** | **Application deadline** |
| **Summer** | May 1 – August 31 | September 31 |
| **Fall** | September 1 – December 31 | January 31 |
| **Winter** | January 1 – April 30  | May 30 |

The PSAC Local 555 Adjudication Committee will evaluate applications and notify applicants of the decision within 30 days of the applicable application deadline.

**How to Apply**

* Complete the Hardship Fund Application Form and submit it to PSAC Local 555 by the posted deadline.
* Applicants must provide proof of expenses incurred (i.e. receipts) and a brief explanation of the expenses, as necessary.
* Applicants must disclose household income and information about any other subsidies or bursaries received during the applicable semester.
* PSAC Local 555 reserves the right to request verification for all claims made on the application.
* Applications must include all requested information. Incomplete applications will not be considered.
* Please submit your completed application to Office@PSAC555.ca.

**Application Review Process**

Applications must be filled out in full, with supporting documentation (receipts), to receive consideration. The PSAC Local 555 Adjudication Committee will review all applications and notify applicants within 30 days of the application deadline via email. The application review process assures your confidentiality:

* Each applicant is assigned an ID number before the application is sent to the Adjudication Committee.
* Applications are then reviewed and assessed by the Committee.
* Applications are kept on file for the purposes of characterizing members' needs for future rounds of negotiations.

Recipients and award amounts are kept anonymous. If your application has been denied and you would like to know why, please contact Office@PSAC555.ca.