

PSAC Local 555 Hardship Fund Policy

The Hardship Fund exists to provide assistance to PSAC Local 555 members who experience unexpected financial needs. All bargaining Unit members of PSAC local 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, bereavement, 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 and uncovered medical or dental expenses.
 2. Personal Emergencies (not regular household costs, tuition, or normal student fees/costs)
- All applications must be submitted with appropriate supporting documentation.

Examples of Eligibility

- Expenses are borne due to suffering caused due to an emergency or catastrophic situation that has caused temporary, sudden, or non-recurring financial situation (e.g., natural disaster, family crisis including deaths, acute illness)
- Medical diagnostic assessments or expenses that are NOT covered by the health insurance can be submitted towards the hardship fund. Receipts of medical expenses such as medication, healthcare solutions, supportive devices or equipment pertaining to any allergies or previous medical conditions that are below \$100 can be directly submitted along with the application. However, medical expenses beyond \$100 need to have a doctor's note/prescription along with the hardship fund application form for approval. Covid-19 tests that are NOT covered by the government or health insurance can also be submitted.
- Any expenses pertaining to mental or psychological health beyond the University's student wellness center's capacity and/or beyond any healthcare benefits supplied by the EFAP (University's employee family assistant program) and/or beyond any benefit coverage allocated to you in your Collective Bargaining Agreement.

Fund Information

The PSAC Local 555 membership at their General Membership Meetings allocates an amount of money in their yearly budget for Hardship. The Hardship Fund per annum is on the yearly cycle of 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 the Adjudication Committee will be reviewing all applications monthly and funding may be expedited for cases demonstrating immediate financial need.

Deadlines

There are three application cycles and deadlines each year:

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

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.