

Hardship Fund Policy

Purpose

The Hardship Fund is provided to assist the PSAC Local 60550 members who experience unexpected financial need due to circumstances like public closure and or personal difficulties. Members in good standing of PSAC Local 60550 are eligible. The Fund is structured to meet the needs of members with various financial demands, including expenses related to uncovered medical issues, bereavement, loss of jobs, and other personal emergencies. This policy defines eligibility for the Hardship Fund, application guidelines, and how PSAC Local 60550 is authorized to respond to and assist applicants.

Eligibility

- The Hardship Fund is open to all PSAC Local 60550 members in good standing.
- The Fund offers reimbursement for expenses already paid with appropriate supporting documentation; future expenses are not covered.
- 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 loss of jobs, hours of work due to unexpected public lockdowns and diseases outbreaks
 - 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
- Ensure that you have applied for and exhausted any other funding sources, for example, all applicable health plan benefits, university relief funds, federal and provincial sources of emergency funds etc.

Fund Information

PSAC Local 60550 has allocated a maximum of \$250.00 for the Hardship Fund per member per annum (year cycle May 1 to April 30). The Hardship Fund is limited; unfortunately, not all applications can be approved. You may receive the assistance that is less than the amount you

requested. This is based on several factors, including need, available funds, and the number of applicants. Please note that, at the discretion of the Hardship Funding Committee, application review and funding may be expedited for cases demonstrating immediate financial need.

- Access to the Hardship Fund will not be available to members on paid leave or leave of absence.
- Access to the Hardship Fund will not be available during the strike time.
- The Hardship Fund will be paid only in cases of undue hardship.
- Coverage for rent or mortgage payments will only be considered if efforts to defer these are unsuccessful.
- Each applicant can only apply once for hardship funding each year.

Timelines and Deadlines

There are three application cycles and deadlines each year: Documentation for expenses incurred in this time frame:		Application deadline	Announcement
Fall	September – December	October 10	October 25
Winter	January – April	March 15	March 25

How to Apply

- Complete the Hardship Fund Application Form and submit it to the PSAC Local 60550 email address at (hardshipfund.ugsw@gmail.com) by the posted deadline.
- Applicants must provide scans of proof of expenses incurred (i.e. receipts) and a brief explanation of the expenses, as necessary.
- Applicants must disclose household income and information about other subsidies or bursaries received during the semester.
- PSAC Local 60550 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.

Application Review Process

Applications must be filled out in full, with supporting documentation, to receive consideration. The PSAC Local 60550 Hardship Funding Committee will review all applications and notify applicants within 15 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 Hardship Funding Committee.
- Applications are then reviewed and assessed by the Committee.
- Applications are kept on file to characterize members' needs for future rounds of negotiations.
- Decisions of the Hardship Fund Committee are final and not subject to appeal.

*PSAC Local 60550 is solely responsible and liable for all matters, including but not limited to this Hardship Fund's financial funding and administration. For clarity, the PSAC National Office and the PSAC Atlantic Office shall not be held liable in any manner whatsoever for issues that arise from this Hardship Fund.