

Employee Emergency Financial Assistance

Qualifications, Guidelines, and Covered Expenses

- 1) Employee must be a benefit eligible employee with Catholic Charities Oregon (CCO).
- 2) Employee must meet emergency criterion:
 - a. Loss of income due to:
 - i. Serious and/or prolonged illness
 - ii. Death of family member
 - iii. Emergency housing issue
 - iv. Disaster to home (fire & flood, etc.)
 - v. Change in living arrangements – e.g. eviction
 - vi. Unpaid child support (custodial parent)
 - b. Family Crisis
 - i. Loss of household income
 - ii. Separation/divorce

GUIDELINES

- 1) Employee must fill out Save First Application.
- 2) Employee must speak with Save First representative.
- 3) Employee must provide written documentation of need (copy of bill or written statement of need or both).
- 4) The amount of financial assistance is at the discretion of Save First.
- 5) Employee may utilize the fund one time during their time of employment with CCO.
- 6) Employee must attend Save First Financial Wellness class and/or a financial coaching session either online or in person (exceptions based on undue hardship).
- 7) Save First will verify employment with CCO's HR office. No records will be kept on the CCO HR side to maintain confidentiality.

- 8) All funds will be paid directly to vendor/payee and can only benefit the household of the employee.
- 9) Save First will, when appropriate, call vendor/payee to assure them that Save First is backing the employee and has made arrangements to send a payment.
- 10) Save First will notify (via phone or email) employee of service determination and date service completed
- 11) Save First's program representatives will refer to Catholic Charities EAP for counseling when:
 - a. Multiple transitions or loss issues
 - b. Legal counseling:
 - i. Custody
 - ii. Immigration issues
 - iii. Parental / grandparental rights
 - iv. Restraining orders
 - v. Garnishments
 - vi. Suspect A & D issues or codependency
 - vii. Child Support
 - viii. Bankruptcy
 - ix. Repeat pattern of poor relationship choices
 - x. Suspect depression / anxiety

COVERED EXPENSES

- 1) Covered Expenses are as follows:
 - a. Rent
 - b. Mortgage
 - c. Utilities (includes, electricity, water/sewer, gas, garbage)
 - d. Phone bills (includes bundled cable/internet/cell pkgs.)
 - e. Health expenses
 - f. Essential repairs to a vehicle required for commuting
 - g. Insurance (car)
 - h. Car payment
 - i. Child Care
 - j. Funeral expenses