

The Market of Choice/Richard L. Wright, Sr. Helping Hand Fund

QUALIFICATIONS

1. Employee must have 1 year of employment at Market of Choice
2. Employee must meet emergency criterion:
 - a. Sudden loss of income due to:
 - i. Serious illness
 - ii. Death (limited to immediate family – spouse, children, parents, siblings)
 - 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)
 - vii. Garnishment
 - viii. Loss of household income
 - ix. Prolonged illness
 - x. Separation/divorce
 - xi. Loss of job by spouse/partner
3. Employee may have taken prior steps as listed on application, including but not limited to:
 - a. Loan (family / bank)
 - b. Community Assistance programs (i.e. utilities)
 - c. Church / Community
 - d. Financial education
 - e. Legal consult
 - f. Debt / bill consolidation / Consumer Credit counseling

The Market of Choice/Richard L. Wright, Sr. Helping Hand Fund Guidelines

- 1) Employee must fill out Helping Hand Fund Application.
- 2) Employee must speak with a Save First program representative.
- 3) Employee must provide written documentation of need (copy of bill or written statement of need or both).
- 4) The amount of assistance is at the discretion of the HHF administrator and is not to be released/advertised through the Market of Choice system.
- 5) Fund use is available to an Employee once every two years.
- 6) Employee must make reasonable accommodation to attend an online or in-person Save First Financial Wellness Basic's class/coaching session (exceptions can be based on undue hardship).
- 7) Save First will verify employment through a weekly excel list of active employees sent to marketofchoice@savefirstfinancial.org. No records will be kept on the Market of Choice side, which will jeopardize confidentiality.
- 8) All funds will be paid directly to vendor/payee and can only benefit the household of the employee
- 9) Save First program representative will refer to the Market of Choice 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



10) Covered Expenses are as follows:

- a. Food
- b. Rent
- c. Mortgage
- d. Utilities (includes, electricity, water/sewer, gas, garbage)
- e. Unanticipated, uncovered, non-elective medical expenses
- f. Uncovered Prescriptions
- g. Essential repairs to a vehicle required for commuting
- h. Insurance (car)
- i. Car payment
- j. Gas cards
- k. Dental
- l. Child Care/Child Support assistance
- m. Funeral expenses

11) Save First will, when appropriate, call vendor/payee to assure them that Catholic Charities/Save First is backing the employee and has made arrangements to send a payment

12) Save First will notify (via phone or email) employee of service determination and date service completed

