



Financial Hardship Assistance

Short Term, No Interest Assistance

Guidelines for Claims

- * Members who are faced with an **unexpected expense that must be paid immediately** and for which they are unable to source an alternative method of payment may apply to the fund for assistance.
- * **Funding for assistance is set at \$1000**, however in extreme cases a submission can be made to the board for review to assess amounts beyond this on a case by case basis.
- * **Should more than 2 claims in a 3 year period be received**, members will be referred for assessment by an independent financial counsellor prior to consideration of the claim.
- * A claim form must be completed providing details of the need for assistance and is to be supported by copies of accounts for the required need, e.g. motor vehicle repair bill, emergency flights for funeral etc.
- * All claims are submitted to the committee for assessment.
- * **Members must identify their need for assistance**, i.e. why they are unable to meet the payment at that time, such as having been on reduced income at work due to recent illness/injury.
- * **Payments are made directly to the provider**, i.e. cash payments will not be made directly to the member.
- * Approved payments must be repaid to the fund via payroll deduction. **Repayments must be paid at \$50/pay period or within 10 pay periods, whichever is the greater.**
- * No interest is charged on the assistance payments.
- * The determination and payment of the benefit is at the absolute discretion of the ASWF Committee.
- * Claim forms for Financial Assistance Claims can be downloaded at the ASWF website on the "Forms" page. This benefit is available to Full members only.