

CSU Employee Emergency CARE Fund

The Columbus State University (CSU) Employee Emergency CARE Fund (the "Fund") provides financial support to eligible CSU employees who are experiencing a non-recurring sudden or emergency-related financial hardship due to a qualifying life event that is affecting their basic living necessities. It is funded entirely by voluntary charitable donations.

This page will be updated when CSU employees are able to apply for funding. To ensure the fund's solvency, \$10,000 is required to be raised before the Fund Review Committee can begin accepting applications from employees.

[One-Time Donation](#)

[Payroll Deduction Form](#)

About the CARE Fund

The Columbus State University (CSU) Employee Emergency CARE Fund (the "Fund") provides financial support to eligible CSU employees who are experiencing a non-recurring sudden or emergency-related financial hardship due to a qualifying life event that is affecting their basic living necessities. It is funded entirely by voluntary charitable donations and is comprised of two (2) Tier levels - Tier 1: Catastrophic Event or Tier 2: Temporary Emergency. The CARE Fund is not a loan, so recipients are not required to pay back the money they receive.

Employees **must** be able to show all 3 types of documentation for an application to be complete:

1. Evidence of catastrophic or temporary event
2. Evidence of financial hardship
3. Evidence of how this is affecting basic living necessities (e.g. currently past due bills)

Frequently Asked Questions

Eligibility

- A regular, 30+ standard hours per week employee of Columbus State University, with a minimum of one (1) year of continuous service.
- An immediate family member of the eligible employee can also apply on behalf of an employee who is unable to do so. Submission of a valid Power-of-Attorney (POA) is required.
- Have not received any disciplinary actions that resulted from violating Board of Regents (BOR, University System of Georgia (USG), or CSU policies and procedures within the past twelve (12) months.
- If an employee is being investigated for a potential violation, the application will be placed "on hold" pending the conclusion of the investigation. If cleared, the employee will be eligible for consideration for financial assistance from the Fund.
- When applicable, Human Resources will provide information regarding local resources and the [Employee Assistance Program \(Accentra Health\)](#) for other options that may be available to ineligible applicants. These resources may include internal and external agencies and/or groups.

How to Apply

You can apply by completing and submitting your application and supporting documents via MyCSU:

- **Employee Emergency CARE Fund Request Form (Online)**

Financial records, billing statements, and/or estimates should be submitted as supporting documentation with the application. Applications without supporting documentation will not be considered. Supporting documentation must include (but more could be required):

- Two (2) months of bank statements
- Current documentation of emergency
- Currently past due bills
- Household Income

The CHRO shall prepare applications for the Fund Review Committee, omitting any identifying information to preserve anonymity. Applications will be reviewed anonymously by the Fund Review Committee. The CHRO will communicate the decision to the applicant and will follow up to ensure payment has been processed and received.

Type of Hardships: Two Tiers

Tier 1: Catastrophic Qualifying Events

Provides financial support to employees who are experiencing financial hardship due to a catastrophic event. The maximum amount to receive is \$2,000. This is defined as an extreme misfortune of the employee or an employee's family member for reasons beyond his or her control that prevents the employee from meeting Basic Living Expenses. Defined as extreme misfortune of the employee or an employee's family member for reasons beyond his or her control that prevents the employee from meeting Basic Living Expenses. Examples of such events include:

- Death of an immediate family member.
- Unusual medical expenses caused by severe illness or accident.
- Uninsured losses caused by fire, crime, flood, or other disasters.
- Unusual expense for the care and training of a handicapped dependent.
- Unsupportable indebtedness occurring for reasons beyond the individual's control such as loss of income, medical condition, caregiving needs, involuntary job loss, etc.

Tier 2: Temporary Emergency Qualifying Events

Provides financial support to employees experiencing financial hardship due to a non-recurring temporary emergency or who do not meet all criteria to receive Funding from Tier 1. The maximum amount to receive is \$1,000. This is defined as a misfortune of the employee or an employee's immediate family member that prevents the employee from meeting normal monthly or annual expenses that, despite the employee's best efforts to help themselves, the employee is unable to pay, and if remaining unpaid would render the employee homeless, or without basic necessities, or otherwise drastically altering their safety, or well-being. Examples of such events include but are not limited to:

- Travel expenses related to the death or terminal illness of an immediate family member.
- Funeral expenses of an immediate family member.
- High insurance deductibles for transportation and housing.
- Housing (application, security/utility deposits or unexpected relocation/displacement)
- Unexpected car repairs
- Rent (one month or less)
- Unexpected out-of-pocket medical expenses

CARE Fund Review Committee

The Fund Review Committee shall consist of four (4) appointed representatives from each of the following groups: one (1) member from Faculty Senate and one (1) member from Staff Council. Two (2) representatives from Human Resources will serve on the committee, one (1) as a voting member, and the Chief Human Resources Officer (CHRO) as a non-voting member. The Fund Review Committee shall meet at least monthly to review applications and make award recommendations. If no applications have been received, the committee is not required to meet. The CHRO facilitates each meeting.

Exclusions

The CARE Fund **cannot** be used in the following situations:

- Two (2) or more employees living in the same household, both employees **cannot** receive an award if they were impacted by the same catastrophic event or temporary emergency. Each eligible employee must be affected by a different event or emergency to be considered for an award.

- If borrowing money from friends or family to pay living expenses, you may not use the Hardship fund to pay them back. The fund is only available to employees who do not have the means themselves or other resources available to pay their living expenses.
- Catastrophic community events such as mass destruction due to acts of God (weather, earthquake, and other natural unavoidable events) or other similar occurrences are not qualifying events for which financial assistance from the Fund will be made.
- Common life occurrences such as routine car and home repairs, car and home maintenance, legal fees, monthly bills, animal care, and living beyond one's means are not qualifying events for which financial assistance from the Fund will be made. The Fund is not designed to replace all losses or to reimburse the cost of nonessential, luxury, or decorative items or services. Also, financial hardships caused by garnishments, payday/title loans, and student loans do not qualify an employee for assistance.

Donating to the Fund

Any person or entity is eligible to donate to the Fund. Donations cannot be earmarked for a specific individual, department, college, etc. Donations are tax deductible to the extent provided by the law. Regarding tax information, donors should discuss any questions related to deductibility with a personal tax advisor.

Ineligible Expenses

The expenses listed below are not considered acceptable for submission in most cases. This list is not all-inclusive:

- Bankruptcy Debt
- Clothing*
- Club Memberships
- Court Ordered Payment or Child Custody Cases
- Credit Card Debt
- Entertainment and Recreational
- Food*
- Household Appliances and Furniture Payment
- Household expenses, such as, cable/satellite television, internet, laundry, security services.....
- Legal fees/fines
- Life Insurance Payments
- Medical Expenses**
- Pet Expenses
- Private School or Higher Education Loans/Tuition/Fees
- Rental Property
- Security
- Student Room and Board
- Wage Garnishments/Levies

*Food/clothing may be considered depending on the nature of the event (i.e. natural disaster).

**Medical expenses may be considered when non-payment of expenditures prohibits the receipt of further treatment, OR when paid medical expenses have affected basic living necessities.

Definitions

Basic Living Expenses – refer to expenses for basic living necessities.

Basic Living Necessity – bare essentials required universally for subsistence or survival, or for maintaining a certain minimum standard of living. Basic Living Necessity also refer to living expenses that are reasonably necessary to maintain health and well-being.

- Basic Living Necessities include but are not limited to the following:
- Health

- Primary Housing (mortgage, rent, utilities...)
- Safety (alternative housing due to physical safety)
- Transportation

Family Member – A family member includes a Dependent, Parent or Sibling.

- **Dependent** – An individual meeting the criteria used by the Internal Revenue Service in defining “dependent” will be considered a dependent for purposes of these guidelines.

An eligible dependent includes:

- **Child** – includes your natural or adopted child. Also, a child in the process of being adopted, stepchild, or any child for whom you have legal custody.
- **Legal Spouse** – includes your opposite sex or same sex spouse. This does NOT include registered domestic partnerships, civil unions or similar formal relationships recognized under state law.
- **Parent** – A father, mother, stepparent or parent-in-law.
- **Sibling** – A brother, stepbrother, sister or stepsister.

Financial Hardship – refers to an inability to meet basic living expenses for goods and services. necessary for the survival of the employee and/or the employee’s family members.