

**Atlanta Friends Meeting
Care and Counsel Committee**

Guidelines for Assistance Fund for Members and Attenders

1. Intention of the Assistance Fund for Members and Attenders: The Meeting is a community of Worship and Spirit. In addition, Quakers have a long tradition of attending to the needs of Friends in keeping with our testimonies of community and equality. Some Atlanta Friends Meeting members and attenders occasionally have an acute need for financial assistance and turn to the Meeting. The purpose of the Assistance Fund for Members and Attenders is to provide these members and attenders with short-term, emergency help. Examples might be assistance with a utility bill until their first paycheck arrives, help paying for special tools or job training, paying for a one-month MARTA card to assist them in their job search, or help with a bill or living expense during a medical emergency. Individuals in the Meeting in need of temporary financial help may contact the clerk or designated point person for the Care and Counsel Committee, which administers the Assistance Fund. Assistance from the Meeting may take the form of a loan, grant, or help with finding other resources for meeting financial needs.

Applicants should be members or regular attenders with the Meeting for a minimum of 6 months and participate in the life of the Meeting through worship and other activities such as First Day School and volunteering, as they are able. At the discretion of the Care & Counsel Committee, assistance may be offered to people in the wider local Friends community, for example, people who have previously attended AFM regularly or are attending a worship group which is under the care of the Meeting.

Types of Assistance: (grant, loan, or referral)

When a person requests money from the Assistance Fund, the Care and Counsel Committee will decide whether the person should get a loan, a grant, or advice about assistance from other sources.

The recipient needs to pay back a loan but will not have to pay interest on the loan.

A grant is a gift. The recipient does not need to pay back a grant. However, in general, people who receive financial assistance should give back to the Meeting in whatever ways they can, such as volunteering.

Sometimes, instead of giving money, Care and Counsel may help the applicant think of other options and resources, or may refer the person to appropriate government or community agencies for assistance with services.

Applicants' responsibilities:

Applicants should consider asking friends or family for a loan or looking for other sources of assistance before requesting funds from the Meeting.

Applicants should provide evidence of current need. The amount of any loan or grant should be directly related to that need and within the Assistance Fund For Members and Attenders

budgetary limits.

Loan recipients should agree to pay back the loan through a repayment plan that includes time frame and amounts. For example, someone could agree to pay back a loan of \$200 at \$20 per month for 10 months. Another person might choose to pay back a loan of \$200 at \$50 per month for 4 months. The Care and Counsel committee may ask people who received a loan, grant, or information about other assistance to follow certain next steps, such as applying for assistance with utilities from a community organization.

Approval of applications: Applications are approved at the discretion of Care and Counsel Committee or through an appointed subcommittee of C&CC.

Confidentiality: Although applicants' situations should be held in confidence within the Committee, confidentiality is not guaranteed.

Process:

1. Applicants should be members or regular attenders with the Meeting for a minimum of 6 months and participate in the life of the Meeting through worship and other activities such as First Day School and volunteering, as they are able. At the discretion of the Care & Counsel Committee, assistance may be extended to people in the wider local Friends community, for example, people who have previously attended AFM regularly or are part of a worship group which is under the care of the Meeting.
2. Applicants should complete an assistance request form including name, address, contact information, amount needed, purpose, current living and work situations, and if they already tried to get social services or assistance elsewhere. If applicants have difficulty filling out the form, they can get help from a Care and Counsel member or another person of their choice. For example, a person with limited English skills may get the help of a translator. Applicants should include information such as bank statements and bills to corroborate their request. They should also say that they are willing to provide receipts of payment, if indicated.
3. The Clerk of C&CC or designated point person may meet with the applicant or may assign a small group of C&CC members and other AFM community members to meet with the applicant and report to the Care and Counsel Committee.
4. In an emergency situation, the Clerk of C&CC shall contact one or two other members to seek immediate approval for funding.
5. Approval is based on consensus of the C&CC or its subcommittee.
6. Checks should be made out to the service-providing company, business, or educational institution whenever possible, rather than to the individual. The AFM treasurer and/or bookkeeper will write the checks and make a record of disbursements from the fund available to the Care and Counsel Committee and Clerk of Meeting.
7. The Meeting should not co-sign loan documents involving a 3rd party, including car loans or bail bonds.

8. If a loan recipient falls far behind on repayment or circumstances change so that s/he is unable to repay, Care and Counsel may form a clearness committee to determine a resolution in the interest of the well-being of the loan recipient and the integrity of Care and Counsel Committee.

9. C&CC should let the Meeting know that the Assistance Fund is available to help AFM members and attenders in financial need. Care and Counsel point persons should have materials describing the funds available when they receive inquiries.

Referrals:

Some in financial difficulty may be best served by referrals to community service agencies, money management classes, and job/career training rather than financial aid. The Meeting may refer a person in need to other organizations or public aid, such as programs that assist families with utility payments or food stamps. Community classes on financial management may be in order.

Significant Need:

A Significant Need is a single request greater than \$600 or more than one request over a one-year period that would amount to more than \$600. Requests that reach the Significant Need threshold would need the approval of the Business Meeting. Care and Counsel would explain the circumstances of the need to Business Meeting, but keep the name of applicant confidential within their committee. Those individuals or families who have Significant Need may have long-term employment issues, physical and/or mental health problems, relationship problems, educational concerns, etc. Through spiritual discernment, the Meeting may be led to assist a specific person or family with Significant Need over a longer period of time. If Care and Counsel with approval of Business Meeting agrees to assist an applicant over a longer period of time, the applicant with Significant Need has to follow a formal process to ensure that the applicant makes progress in self-sufficiency. Applicants have to agree to make life changes, apply for other services, and/or work on educational and job training goals as necessary. In addition, applicants must regularly contact the people assisting them and have a reliable way for people from Care and Counsel to communicate with them. The AFM Business Meeting may decide to set up a separate fund related to Significant Needs with a name they select. If a separate, named fund is formed for designated gifts, there should be a beginning date and an end date. Three months before the end date, Care and Counsel, or other people designated by Business Meeting, should meet with the intended recipients to determine if there are still needs related to the stated purpose of the fund. If so, they should get approval from the Business Meeting for a new end date. If there is no longer a need for the separate fund, any unused money should become part of the General Funds at the end date.

Approved by Meeting for Business July 19, 2020

Request Form
Atlanta Friends Meeting Assistance Fund For Members and Attenders

The purpose of the Assistance Fund for Members and Attenders is to provide AFM members and attenders with short-term emergency financial help. Applicants should be members or regular attenders with the Meeting for a minimum of 6 months and participate in the life of the Meeting. At the discretion of the Care & Counsel Committee, assistance may be offered to people in the wider local Friends community, for example, people who have previously attended AFM regularly or are attending a worship group which is under the care of the Meeting.

Give this request form to the Care and Counsel Committee Clerk. You may also contact the Care & Counsel Clerk by email at afm.care.counsel@gmail.com to submit information from the form.

Some Care and Counsel members will meet with you to consider your request and determine what type and amount of assistance the Meeting can give you within the limitations of the fund. Care and Counsel may also refer you to other organizations for assistance instead of or in addition to financial assistance from the Meeting as necessary.

Date of Application _____
Name _____
E-mail _____
Cell phone _____ **Home phone** _____

Address

Amount of money needed \$ _____
_____ for a loan (You pay back the money, but with no interest.)
_____ for a grant (You don't need to pay back the money.)

Purpose (How will you use this money? Examples- for a utility bill, for a medical bill, for a MARTA card)

Special Circumstances that make it difficult for you to pay this by yourself: Please describe.

Work Situation (Examples- job loss or fewer work hours than in the past)

Medical Situation (Examples- high medical bills, unable to work due to health problems)

Living Situation (Examples- family problems, need to care for children or sick parent)

When you meet with Care and Counsel members, please...

- Bring documentation such as bills to explain your need.
- Tell us if you've asked for help from any other people, organizations, or government services and what assistance you are currently receiving
- Tell us if you will be able to repay a loan, and the amounts of money and time frame in which you can repay. (We understand that some people may need grants at this time.)