**Hardship Loan~~/~~ and Grant Policy**

**Original Policy Approval Date:** 5/6/2010

**Board of Directors Revision Dates:** 06/21/2013, 2/15/2019

**Summary:** Procedures to disseminate hardship loans or grants.

**Policy:**

1. In the event of a strike or a full or partial shutdown of state government MAPE will, through its President, Treasurer, or Executive Director, secure arrangements for hardship loans which may be required by its members to meet their financial commitments for the duration of the strike or state government shutdown.
2. All such loan decisions shall rest with the lending policies of the financial institution selected.
3. In the event that a member does not qualify for a hardship loan under the guidelines of the selected financial institution, the member may apply for a hardship grant, which may also be administered by the same selected financial institution with oversight from the MAPE Hardship Loan~~/~~ and Grant Committee.
4. The Hardship Loan~~/~~ and Grant Committee shall be composed of the MAPE Statewide Vice President, the MAPE Statewide Treasurer, and the MAPE Statewide Secretary.
5. In working with the selected financial institution, the Hardship Loan~~/~~ and Grant Committee will define “hardship” and establish criteria for the financial institution to use to ensure consistency of determinations as well as auditable loan~~/~~ and grant program documentation while maintaining the confidentiality of those making application or receiving hardship loans~~/~~ or grants.
6. Funds for the Hardship Loan~~/~~ and Grant Program will be from:

* Donations to MAPE Central for strike assistance.
* Donations of hours of strike pay.
* Donations from outside organizations or individuals.
* Specific appropriations approved by the MAPE Executive Committee from the MAPE Crisis Fund.

1. Any member meeting the following criteria is eligible for hardship grants:

* Must be supporting~~/~~ or participating in job action activities.
* Must have applied for and been denied a hardship loan by the selected lending financial institution administering the Hardship Loan~~/~~ and Grant Program.
* Must take advantage of financial planning services (if offered free of charge by the selected financial institution administering the Hardship Loan~~/~~ and Grant Program).

1. Denial of a hardship grant and all limitations, inclusive of the following limitations on the Hardship Loan~~/~~ and Grant Program, can be appealed to the Hardship Loan~~/~~ and Grant Committee:

* No funds will be disbursed until at least two weeks (or a full pay period) after the start of the strike or state shutdown.
* A hardship loan~~/~~ or grant will not exceed the member’s normal net biweekly compensation.
* Disbursement of hardship loans~~/~~ and grants will be made payable only to creditors, not to the members.

1. If a strike~~/~~ or state shutdown continues beyond two weeks, members may apply again for a hardship loan~~/~~ or grant every two weeks by meeting the above requirements.
2. If the need~~/~~ or circumstances for the hardship loan~~/~~ or grant are deemed critical by the Hardship Loan~~/~~ and Grant Committee, the committee may, by majority vote, waive program limitations.
3. The Hardship Loan~~/~~ and Grant Committee shall be responsible for publicizing information on the Hardship Loan~~/~~ and Grant Program to the local leadership and the membership in general prior to a job action.