

## **POLICY #200X – STUDENT HARDSHIP FUND**

The purpose of this policy is to guide the Vice-President Advocacy and any delegate thereof in the administration of the UMSU Student Hardship Fund.

### **Definition of Hardship**

For the purposes of the UMSU Student Hardship Fund (the Fund), a hardship is defined as a significant financial barrier to University education caused by any unforeseen or unexpected circumstance that is outside the control of the individual.

### **Necessary Criteria**

In order to be eligible to receive a loan or grant from the UMSU Student Hardship Fund, the student must meet the following criteria:

- *The Student must be a member of UMSU and be registered as an undergraduate student at the University of Manitoba*

The individual administering the Fund must verify that the student is currently registered in an undergraduate program at the University of Manitoba. The individual administering the Fund must verify that the student is an UMSU member by obtaining a receipt of paid tuition fees.

- *The Student must have recently endured Undue Financial Hardship*

The student must demonstrate financial hardship caused by unforeseen circumstances which are outside the control of the student. Inability to pay for tuition fees or basic living expenses should not normally qualify a student to receive funds.

- *The Student must be able to provide Proof of Hardship*

To provide accountability, the student must provide any sort of documented proof of hardship (e.g. insurance documents, a police report, a copy of the obituary or death certificate, or a doctor's note). In circumstances where there has been significant emotional hardship and no documentation is available, a letter of support from a professional counselor is recommended.

- *The Student must have already exhausted all other funding sources*

The Fund is to be a means of last resort for those students unable to secure financial support from any other sources. A thorough attempt must be made by UMSU to encourage the student to seek other financial aid and to ensure that the student has exhausted all other sources of possible funding. UMSU will only provide funding should these attempts at other funding prove inadequate.

The individual administering the Fund should verify with the Financial Aid and Awards Office that the student has not already been approved funding from elsewhere. This will ensure that the student is not getting funds from various offices on campus.

## **Funding Options**

- Transit
  - The Student may be administered a transit grant of bus tickets or a bus pass if they are found to have endured undue hardship and require transportation costs covered.
- Loan
  - The Student may be administered a loan if they are found to have endured undue financial hardship.
    - No loan administered from the Fund may exceed \$300 where there is an indication that the student will not be able to pay in full within 2 months.
    - No loan administered from the Fund may exceed \$500.
- Grant
  - The Student may be administered a grant if they are found to have endured undue financial hardship and it is unlikely the student will be able to pay back the funds. No grant administered from the Fund may exceed \$300.

No loans/grants administered from the Fund may exceed \$500, unless requested by the Vice-President Advocacy and approved by the General Manager.

## **Confidentiality**

Confidentiality will be maintained to minimize any embarrassment or stress of the student. All paper documentation will be kept in a secure location within UMSU and will be destroyed (shredded) every April 30, except where required by law. Electronic records will be kept in the Hardship database to which only the Vice-President Advocacy, General Manager, and the Accounting Manager will have access. Reporting of activities within the Hardship Fund will be restricted to amounts and reasons for each case, provided that this information does not compromise the identity of the student, without other details such as name or student number being divulged.

The Student must read and understand the UMSU Student Hardship Fund Policy, and sign and date a Hardship Funds Request Form, before they are administered any funds.

## **Payments**

All payments to and from the fund will be made by cash or cheque to and from the individual student. Records will be maintained in a confidential Hardship database accessible only to the Vice-President Advocacy, General Manager and the Accounting Manager.

## **Repayment of Loans**

The individual is expected to fully repay the loan in the agreed upon time as decided by the administrator of the loan and the student. If the student fails to repay the loan in the agreed time, the student accepts and recognizes that a hold will be put on their Aurora account. Further failure to repay the loans will result in the case being sent to a collections agency.