

Emergency Assistance Grant

Emergency Assistance is a one-time grant for financial relief from a natural disaster or unexpected expense. The amounts awarded are up to \$5,000 and vary by need.

Support for emergency and unexpected need

If you are in need due to **sudden expense** or a natural disaster, you may apply directly to the Assistance Program for financial relief. You may consider speaking with your employer or, if you are a minister, your mid council for any shared assistance they may offer. Employers or mid councils are encouraged to share in the cost of Emergency Assistance.

The Board considers applicants' financial and personal needs and resources before distributing assistance.

Amount

The amounts awarded vary with the need. Grants range from a few hundred dollars to \$5,000 each. An individual may be awarded emergency assistance of no more than \$15,000 in a 12-month period.

Eligibility

To qualify, you must

- have an emergency or unexpected financial need; and
- be employed by a PC(USA) congregation, mid council, agency, or affiliated organization* and be enrolled for at least one benefit through the Board of Pensions**; or
- receive a retirement or survivor's pension from the Benefits Plan.

**An affiliated organization includes senior housing and care facilities, colleges and universities, and camps and conference centers.*

***Term vested members and those enrolled only in the Employee Assistance Plan are not eligible for Emergency Assistance.*

Excluded from consideration:

The Board of Pensions does not approve requests that seek to

- subsidize an employer's responsibility (e.g., ensure an employee receives compensation if the employer cannot pay it);
- substitute for or augment a presbytery's or employer's support of a terminated employee (i.e., pay a severance package);
- substitute for unemployment compensation or other programs accessible to the applicant.
- subsidize an individual's choice to retire before the age of 65 or to opt out of Social Security.
- provide loans to the applicant.
- provide moving expenses, except in certain extreme cases, such as those occasioned by serious, long-term illness, disability, or divorce.
- purchase a home or car.
- pay for routine home maintenance.
- pay legal fees, fines, penalties, or taxes (including SECA or FICA allowances); or
- pay Benefits Plan dues.

How to apply Individual grants

If you think you may qualify for Emergency Assistance and would like to initiate an application directly with the Board, complete and sign the [Emergency Assistance Application](#) and email it to memberservices@pensions.org, along with documentation of the specific need and resources available for the total amount requested.