

This document is provided to offer general guidelines for providing financial relief to those in need. Generally speaking, an applicant's expenses must exceed their income when examining their monthly income and expenses. Individuals that are Medicaid recipients are not eligible for relief payments due to US Government rules covering Medicaid.

If an applicant requires financial relief assistance, he or she must complete a Sean Anderson Foundation Application. Blank copies of the Sean Fund Application may be obtained from iaff3091.org, a Sean Anderson Foundation Trustee or by contacting the Executive board of Burlington County Professional Firefighters IAFF local 3091.

The applicants should be Firefighters, EMTs or Public Safety Professionals who must have a financial need, to request financial assistance. There may be one or several circumstances that create this financial need. One could be medical bills that create a hardship that the applicant is not able to meet. Another could be the loss of income that results from being out of work due to illness, injury or loss of a primary job or employment (layoffs, plant closing, job elimination, etc.). A one-time event that creates a financial hardship such as a catastrophic event may also be considered. Examples are a fire, a flood or other extreme calamity.

An applicant is expected to use the resources that he or she has readily available to meet their needs. This includes an applicant's regular checking account, emergency funds and cash on hand. Foundation funds would be for expenses that exceed those resources.

An applicant is not expected to go further into debt before applying for and receiving foundation funds. Obtaining loans and remortgaging a home is a time consuming process at a time when the applicant may not have time to obtain such funds. Further, banks and other lending institutions often use the ability to pay when evaluating a loan option. An applicant in financial distress may not even qualify for a loan so it is unreasonable to expect them to go through this process. Additionally, an applicant is not expected to liquidate their retirement accounts or funds to obtain relief. Doing so often results in a financial penalty that we do not want our applicants to incur. The applicant may be required to agree to seek credit counseling, particularly where their debt load is high and difficult to manage.

The foundation application must be completed in its entirety to be considered. This includes identifying all income for the applicant and their spouse, any disability or unemployment compensation, rental income, royalties, social security, or any other income. In joint living arrangements this can present difficulty. While not legally married, a couple may be sharing expenses. In these cases, it is prudent to identify the total household income when making a determination of the need for foundation fund(s). The applicant must also document their living expenses.

If the applicant is requesting foundation fund(s) due to medical expenses the applicant must provide original copies of all invoices and explanation of benefits received from any medical insurance provider reflecting what has been paid and what is still due and owing. The un-reimbursed amount would be considered an eligible medical expense.

If the applicant is requesting foundation fund disbursement due to the loss of income for any reason, the applicant needs to document what their income was and what income was lost plus expenses for the period. The applicant should also be prepared to explain steps taken to reduce expenses during the period of income loss. Examples would include using available funds including emergency savings prior to requesting foundation fund(s), reducing utility expenses to the extent possible, reducing recreational expenses, etc.

All foundation fund applications must have proper supporting documentation. The Trustees that review the application are responsible to assure that this supporting documentation is made part of the foundation application package. The Foundation has the right to request documentation to be originals

that may be examined if requested. Original bills and documents will then be returned to the applicant. Photocopies made by the trustees will be kept as a part of the foundation application package.

Items that may not be considered or paid for using foundation funds

- Second or third job incomes
- Recreational expenses – This includes vacations, recreational travel, tickets for sporting events, concerts and related type activities, rental vehicles. This also includes club memberships and associated fees, boat slip fees.
- Payments for pets including grooming, boarding, veterinarian fees, or food for animals. This also includes animal care such as padding for horses and farm operations.
 Note: Service animals such as a Seeing Eye dog may be considered based on financial need and constraints.
- IRS and/or Income taxes and penalties, self-employment taxes, excise taxes.
- Restitution arising from any civil or criminal proceeding including court ordered payment, arbitration or settlement conferences. This is not to be confused with child support and in particular payment of medical expenses, food or necessary expenses for the welfare of dependents.
- Meals at restaurants.
- Designer apparel including wearing apparel, accessories, eyeglasses.
- Elective or cosmetic surgery.
- Flowers for funerals, wakes, hospital stays, get well wishes, or other related type intentions.
- Attorney’s fees.
- Union dues or association dues.
- Private school tuition.
- Expenses/maintenance fees related to second homes, vacation homes, timeshare properties and luxury items such as boats, airplanes, etc.

RULES AND GUIDELINES GOVERNING RELIEF FORM 101

1. The question of “NEED” must be answered by all applicants. Relief assistance is not automatic and will only be considered based on merit, documentation and determination by the Sean Anderson Foundation
2. Include all statements (explanation of benefits) from insurance carriers.
3. Include copies of all bills, vouchers, invoices and/or other supporting documents. Copies should show past due balances if they exist.
4. All applications for funds must have at least a total accumulation of \$100.00 or more in expenses.
5. All sections of the Application Form 101, must be completed as follows:

Section 1	To be read and understood by the applicant
Section 2 & 3	To be filled in by applicant making application, or if being filled out for the applicant then list your relation to the applicant.
Section 4	Statement of need – To be filled in by applicant making application additional pages should be attached
Section 5 & 6	To be filled in by applicant making application. All Lines must show an amount or “0.”
Section 7	Applicant must sign application
Section 8	To be filled in by Board of Trustees making the investigation.
Section 9	To be filled in by Chairman and Secretary of the Board of Trustees.
Section 10	To be filled in by the named Officers of IAFF Local 3091

Each request for assistance requires a new application.

5. ASSETS:

Assessed Value of Primary Residence \$ _____

Monthly Mortgage \$ _____

Assessed Value of Other Real Property \$ _____

Monthly Mortgage \$ _____

Total Value of Personal Property \$ _____

INVESTMENT VALUE:

Certificates of Deposit \$ _____

Saving Accounts \$ _____

Checking Accounts \$ _____

Other Investments \$ _____

Stocks Bonds \$ _____

MONTHLY INCOME NET:

Primary Monthly \$ _____

Secondary Monthly \$ _____

Dependents \$ _____

Property \$ _____

Social Security \$ _____

Other Income \$ _____

Total Monthly Income \$ _____

6. MONTHLY EXPENSES

Rent \$ _____

Taxes (not incl. w/mort.) \$ _____

Mortgage \$ _____

Utilities:

Gas \$ _____

Electric \$ _____

Telephone \$ _____

Water/Sewer \$ _____

Cable \$ _____

Food \$ _____

Clothing \$ _____

Credit Card Payments \$ _____

Loans:

Auto \$ _____

Equity \$ _____

Other

Other _____ \$ _____

Other _____ \$ _____

Other _____ \$ _____

Other _____ \$ _____

One Time / Special Expenses Net:

_____ \$ _____

_____ \$ _____

_____ \$ _____

Total Monthly Expenses: \$ _____

7. Copies of supporting documentation for every dollar value must be supplied with application. Expenses listed should be net of any insurance or other reimbursement expected or received. Past due balances should be reflected on copies of statements provided. Deductions from payroll or other income sources should not be repeated on the list of monthly expenses.

The applicant hereby authorizes and consents to the release and review of (his) (her) financial and medical records by the The Sean Anderson Foundation and by IAFF local 3091 Executive board, for the purpose of determining your eligibility for relief benefits from the The Sean Anderson Foundation. The Sean Anderson Foundation is required to protect the confidentiality of information. All Officers are required to comply with our policies. All information provided on this application, is true to the best of my knowledge.

APPLICANTS SIGNATURE _____ DATE _____

8. REPORT OF TRUSTEES

We the undersigned members of the Board of Trustees on (date) _____
have investigated the application and find that statements listed on this application
(are) or (are not) in order. _____

SIGNATURE _____ TRUSTEE – PRINT NAME _____

SIGNATURE _____ TRUSTEE – PRINT NAME _____

SIGNATURE _____ TRUSTEE – PRINT NAME _____

9. ACTION: Sean Anderson Foundations BOARD OF TRUSTEES

The Board of Trustees at a meeting on (date) _____ recommend that
Relief be (granted) or (denied). _____ The total amount of relief to be given
is \$ _____.

Payable:

\$ _____ Lump Sum

\$ _____ Direct to Vendors (bills)

SIGNATURE _____ CHAIRMAN – PRINT NAME _____

SIGNATURE _____ SECRETARY– PRINT NAME _____

10. ACTION: Executive Board of local 3091

The executive Board of IAFF Local 3091 at a meeting held on (date) _____
(approved) (modified) (disapproved) _____ The Sean Anderson
Foundation’s Trustees’ recommendation and ordered \$ _____ be (Paid)
(Filed) _____.

SIGNATURE _____ PRESIDENT – PRINT NAME _____

SIGNATURE _____ SECRETARY– PRINT NAME _____

SIGNATURE _____ TREASURER– PRINT NAME _____

INSTRUCTIONS FOR INVESTIGATION OF RELIEF APPLICANTS BY TRUSTEES AND REPRESENTATIVES

These guidelines are provided to assist you, the local board with your investigation of the applicant and the completion of relief application, Form 101.

RELIEF APPLICATION - FORM 101

The intended use of this form, is to provide the respective boards with information pertaining to the applicant's request for financial assistance, and in determining the "NEED."

WHAT IS "NEED"

"NEED" IS: Imperative Demand *** Time of great difficulty *** Crisis *** Urgency "NEED" is a state of circumstances requiring something!

It is important to remember, while a financial loss may be shown, there may not be the "NEED." "NEED" and financial loss do not necessarily go hand in hand. (Example: The person may have a financial loss, but have financial means and can afford to cover the financial loss without the use of the foundations relief, thus no "NEED" would then exist.

It is expected of each Board that thorough investigation of all sections of the application must be completely filled out.

*******All information given must be held in strict confidence.*******

INSTRUCTIONS FOR THE BOARD OF TRUSTEES AND EXECUTIVE BOARD FOR REVIEW OF RELIEF APPLICATION - FORM 101

Review Form 101 and 101a to be certain that all instructions have been followed and all sections of the form have been **fully** completed.

Section 1 Self-explanatory.

Section 2 Self-explanatory.

Section 3 Check the appropriate box for reason of requesting relief.

Section 4 Details on the determination of "NEED" must be explained

Section 5. Answers to these questions in Section 5 should provide an overview as to the income value of the applicant. Very important - all income (including spouse) and expenses must be reported to determine the net monthly financials of the applicant. All areas filled in must be supported by attaching documents.

Section 6. Answers to these questions in Section 5 & 6 should provide an overview as to the need of the applicant.

In Summary: Section 2 through 6 inclusive should provide you with:

- A. The applicant's reason for relief.
- B. Other benefits that have or will be paid.
- C. Assets of the applicant.
- D. Monthly income and expenses of the applicant.

(This information should give you the financial position of the applicant.)

Section 7. Applicant must sign the application.

Section 8. Minimum of three (3) trustees must sign the application, and give an indication of (are) or (are not) in order.

Section 9. Must be completed by the Chairman and Secretary of the Sean Anderson Foundation Board of Trustees, signed and dated.

Section 10. Must be completed by the indicated Officers of the IAFF Local 3091, signed and dated.

PLEASE NOTE - The Executive Board is not mandated to concur with the Board of Trustees recommendation. Final determination of the application lies with the Sean Anderson Board of Trustees

While these instructions may not cover every circumstance you may be called upon to evaluate, it is hoped that the general concept will assist you in making your determination.

The Trustees should require the applicant to provide copies of pay stubs and may also request income statements and complete tax returns to substantiate a request for disbursement. Any monthly expense listed should have a copy of a bill attached verifying the amounts listed.

The statement of need should be as complete and detailed as necessary to allow the reader to understand the circumstances surrounding the request for fund(s). If necessary, the statement of need may be typed on a separate page that would then be attached to the foundation application.

Foundation funds may be used to provide food, heat (e.g. gas, oil, etc.), light (electric power), and other basic necessities. Foundation funds may also be used to pay for eligible expenses that an applicant owes. Foundation fund(s) may also be used to pay for eligible medical expenses.

The key is there must be need and that need must be documented. Dispersment from the fund is not automatic and is not guaranteed. Every application is to be judged on its own merits. You should also recognize that not all family structures are the same. The traditional nuclear family now comprises less than 50% of all families. We have domestic partnerships, alternative living arrangements, more adult children living with their parents and their own children, unmarried coupling in shared living arrangement, etc. In short, each applicant knows their own situation better than anyone else. The larger question is, are the individuals for whom the fund(s) are sought true dependents of the active county public safety professional?

Every foundation application must be signed by the applicant, the trustees, and the officers where appropriate. Foundation applications should be treated as confidential documents and should not be discussed in public venues.

Who is eligible to apply for the Sean Anderson Foundation fund? Primarily, any Active Burlington County Public Safety Professional. Under circumstances, their spouse or dependents are eligible to apply directly for the fund. Documentation must be provided substantiating a special needs classification for a dependent.

Funds are not intended to automatically reimburse for co-pays or deductibles for medical expenses. They may be calculated in the overall expenses, but expenses must exceed income. One time large expenses should be evaluated on a case by case basis.

Where there is a large or extraordinary medical expense, identify what steps have been taken to establish a payment program or workout agreement with a provider.

Credit card statements should be examined to break out eligible and ineligible expenses. Credit card statements should also be examined to determine if listed charges have already been reported as expenses on the application. Only eligible unduplicated expenses may be considered for payment. This amount should be reflected on the application. Efforts should be made to create a payment program or workout agreement. The applicant shall be required to seek credit counseling particularly where their debt load is high and difficult to manage.