

Grant Application FAQ

- 1. What is a grant? Do I have to pay it back?
 - a. Grants do not have to be paid back however, grants of \$600 or more must be reported as income to the IRS. If you are approved for a grant paying more than \$600 and we do not have evidence of your Social Security number, we will contact you via email to complete and submit an IRS form W-9.
- 2. Can you return my documents?
 - a. We are unable to return documents and therefore ask that you do not send originals.
- 3. How long does the approval process take?
 - a. Grant application processing generally takes between 4-6 weeks. It can take longer if additional documentation is required.
- 4. If my application is approved, how will I receive the grant?
 - a. You will be sent a check directly. The grant amount is not applied to your credit card balance.
- 5. How can I check on the status of my application?
 - a. Please allow at least 4 weeks before calling or emailing to inquire about the status of your application. Chances are very good that you will hear from us within that time. If, however, you have not heard from us after 4 weeks, please call us at 800-472-2005 or email us at grants@unionplus.org
- 6. How can I send my application to you?
 - a. We encourage you to email in your application and documents if you are able to grants@unionplus.org or you may also fax them to our secure fax line at 866-481-5568.
 However, if you are unable to use either of those means of getting your application to us, please mail all required documentation to:

Union Plus Job Loss Grant 1100 First Street, NE, Suite 850 Washington, DC 20002

[please note that due to current staffing conditions due to the 2020 COVID-19 pandemic, mailed application will be significantly delayed and could result in processing that are twice the normal turnaround. For this reason, we strongly encourage you to find a way to submit your paperwork digitally]

- 7. What shouldn't I send along with my application?
 - a. We strongly advise against sending copies of your credit card or union membership card. Also, inasmuch as possible, we do not recommend sending personal medical records or photographs of any kind. Please feel free to black out any personal information which are not relevant to the information necessary for the application review process. Finally, do not send a copy of your tax return form (also known as a 1040). This is not a document required for any of our grant applications.
 - [Where proof of income is requested, please supply two consecutive paystubs, IRS form(s) W-2 and or 1099.]

Job Loss FAQ

(Job Loss Required Documentation and Checklist link here)

- 1. I am not receiving unemployment insurance. What else can I submit to satisfy the requirement for evidence of 90 consecutive days of job loss?
 - a. This can be tricky. We do recommend that even if you are denied for unemployment insurance, you continue to certify with your state according to their guidelines, in order to maintain an official record of your unemployment. However, an alternate way to certify 90 days of unemployment is through your union local. Please see the Job Loss Documentation list for more information.
- 2. I was fired from/quit my job; can I still apply for the Union Plus Job Loss grant?
 - a. Yes, but you will still need to show evidence of your last day worked and 90 days of continued unemployment in order to qualify for the grant. Please see the Job Loss Documentation list for more information.
- 3. How long do I need to be out of my job before I apply?
 - a. You must be unemployed for 90 consecutive days before you can be considered for a grant.

Disability FAQ

(Disability Required Documentation and Checklist link here)

- 1. I am currently out on disability for over 90 days but am not receiving any disability pay. How do I prove that I have no income?
 - a. Generally speaking, although proving a negative can sometimes be difficult, there are several ways to accomplish this. Some of these include a "no pay" stub from your employer; a denial statement from an application for disability insurance; or a letter which indicates that disability payments have been terminated.
- 2. I became unable to work so I retired from my job. Am I still able to receive the Union Plus Disability grant?
 - a. It depends. If you are able to prove that you had to stop working due to the disability or if you were awarded a disability retirement, you may be eligible. However, if you took a voluntary retirement as a result of not feeling well, you may not qualify.
- 3. I became disabled more than 12 months ago but continued to work until just this past year. Can I still qualify for the grant?
 - a. For the purposes of this grant, we consider your date of disability to be the date you had to stop working as a result of illness or injury. Therefore, as long as you can provide evidence that this was the reason you stopped working, you may be eligible.
- 4. I became disabled and stopped working more than 12 months ago, however, my short term disability ended this past year and my income has dropped again. Can I get the grant?
 - a. One other way that you can be eligible for the grant is if there has been an additional loss in your income (due to the disability) within the past year. For instance, if you were earning 75% of your income on Short Term Disability insurance which got switched to a Long Term plan which paid at 50%, you may be eligible. This can be a complicated issue, so if you feel you may qualify based on this category, feel free to contact us to discuss.
- 5. How long do I need to be off work before I apply?
 - a. You must be unemployed due to the disability for 90 consecutive days before you can be considered for a grant.

Hospital FAQ

(Hospital Required Documentation and Checklist link here)

1. What kinds of unreimbursed charges can I submit for consideration with my Hospital Grant application?

a. For the purposes of this grant, only out of pocket expenses incurred during a hospital stay are eligible. Unfortunately, insurance premium payments, charges for doctor's office visits, costs of medicine obtained outside the hospital setting, and physical therapy appointments cannot be considered for this grant.

Strike FAQ

(Strike Required Documentation and Checklist link here)

- 1. What evidence of personal involvement in our local's strike against my employer do I need to submit with my Union Plus Strike grant application?
 - **b.** Please provide a dated letter from your local union that includes your name, membership status and the dates of the strike or lockout.