Grant Application FAQ

1. What is a hardship grant? Do I have to pay it back?
    a. Hardship 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, we will contact you by email requesting that you complete and return an IRS Form W-9.
2. Do I need to be a Union Plus customer to receive a hardship grant?
    a. Yes, to be considered for any of our hardship assistance programs, you must meet all of the grant's terms and conditions, including participation for a pre-determined period in one of the following programs:
        i. Union Plus or Teamsters Privilege Credit Card
        ii. Union Plus Mortgage
        iii. Union Plus Retiree Health
        iv. Union Plus Personal Loan
3. When am I eligible to apply?
    a. You should not apply for the grant until you have met **all** of the eligibility requirements. For example, you should not apply for a disability or a job loss grant until you have been out of work for 45 days, even if you expect to meet the criteria in the future. Also, hardships that occurred before you became a qualified program participant will not be eligible for approval.
4. How can I send my application and supporting documentation to you?
    a. You have several options for submitting documentation.
        i. Upload documents through our website using the MyForms tab of your profile.
        ii. Email your documents to grants@unionplus.org
        iii. Fax documents to our secure fax line at 866-481-5568.
        iv. For those unable to use any of the above options, please call the Member Advocate at 202-778-9835 between the hours of 9AM and 4PM Eastern (Monday through Friday) to discuss other options.
5. How long does the approval process take?
    a. Grant application processing generally takes between 4-6 weeks. However, it may take longer if incomplete documentation is provided on the initial date of application.
6. How can I check on the status of my application?
    a. Due to heavy processing volume, please allow one month before contacting us to inquire about the status of your application. If you submitted documents through our website, you will typically receive a response by email for more information (if necessary) within two weeks of applying. If you have not heard from us after one month, please email grants@unionplus.org with the six digit case number in the subject line.
7. Once my application is approved, how will I receive the grant?
    a. You will be mailed a check from Union Plus. Checks are typically printed and mailed on Fridays but may be delayed if the grant amount exceeds $600 and we do not have an IRS Form W9 on file from you.
8. Are there any tips for submitting documents?
    a. Use the checklists (see below) to determine if all documentation has been properly gathered before submitting your supporting documents.

   b. If submitting mobile device pictures or scans of documents, please save and send at full size and maximum resolution. Documents must be fully legible when viewed and/or printed at standard 8.5”x11” letter size. We recommend a resolution not less than 300 dpi.
   c. Illegible documents may cause delays in the processing of your application.
   d. Screenshots of documents not clearly identifying the name of the applicant may be considered incomplete or rejected.
9. How often can I apply for a grant?
   a. You are eligible for up to three grants over your lifetime. However, you may only receive one grant per unique hardship.
10. Will my documents be returned?
    a. We are unable to return any documents sent to us. As such, please do not mail original documents that may be needed for other purposes.
11. What shouldn’t I send along with my application?
    a. Please do not send copies of your credit card or union membership card. We also discourage sending personal medical records or photographs of injuries.
    b. You may black out any personal information which may not be relevant to the information necessary for the application review process.
    c. Do not send a copy of your complete 1040 tax return unless specifically requested. [*Where proof of income is requested, we prefer that you 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. How long do I need to be out of my job before I should apply?
   a. You must be unemployed for 45 consecutive days before you can be considered eligible for a grant. Applying before the eligibility date may cause delays in processing time.
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 45 days of continued unemployment to qualify for the grant. Please see the Job Loss Documentation list for more information.
3. I am not receiving unemployment insurance. What else can I submit to satisfy the requirement for evidence of 45 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 45 days of unemployment is through your union local. Please see the Job Loss Documentation list for more information.
4. My full-time position has been converted to a part time job. Would I be eligible for the grant?
   a. Unfortunately, this grant requires complete unemployment rather than under-employment.
5. I am not currently working due to a recent disability or injury. Do I qualify for a job loss grant?
   a. If you were not terminated from your position, you would not be eligible for this grant. However, we would encourage you to apply for a disability grant if you have been out of work for more than 45 days.

Required Documents – Job Loss Grant

1. *Proof of the date you became unemployed.*

☐ Document showing the date applicant became unemployed.

OR

☐ Dated "Determination of Benefit" statement showing date of job loss (or in which the application for benefits date is within 2 weeks of your stated job loss date).

AND

2. *Proof that you were unemployed for at least 45 consecutive days*

☐ Unemployment benefit paystub dated 45 days after date of job loss or just later.

OR

☐ Print out of unemployment insurance benefit payment history showing your name, effective date of claim and benefit payments received for at least 45 consecutive days.