

3-31-1993

## 1993-94 UNOPA Emergency Loan Fund

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University of  
Nebraska  
Lincoln

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Employee Assistance Program  
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Lincoln, Nebraska 68588-0444  
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To: Graham Spanier, Chancellor  
From: Nancy F. Myers, EAP Director *mfm*  
Re: Emergency Loan Fund for UNL Employees  
Date: March 31, 1993

This memo comes to you as a way of sharing an exciting new development that has been in the works for some time. Herb Howe, an active member of our Advisory Board, suggested that I inform you of this effort.

Last fall, the employee concerns committee of UNOPA contacted the EAP regarding the feasibility of an Emergency Loan Fund for employees in need. The EAP confirmed that there was a definite need above and beyond what community resources were available. A recent example of a situation the EAP encountered was a single parent employee, making approximately \$6/hour, who could not afford a medical procedure for her child because she did not have the money for the co-payment. There are a number of situations similar to this example. In addition, it is felt that due to the budget crunch and the probable outcome of no or limited salary raises, the need for response to employee emergencies will continue to grow.

Feedback was solicited from Carmen Maurer, the UNL Credit Union, Kathy Prochaska-Cue, Associate Professor of Consumer Science and Education, the Human Resources and Accounting Departments and the EAP Advisory Board to gather feedback for a workable program. In addition, exploration for the housing of the fund occurred and the NU Foundation agreed to accept the Emergency Loan Fund (ELF) as a viable account.

The ELF would be patterned after existing programs at the University of Maine and Johns Hopkins. Employees could be loaned, interest free, up to \$750 dollars for such emergencies as co-payment for surgery, psychological or substance abuse treatment, burial expenses for the death of a spouse or child, airfare to parent funeral, lawyer retainer fee (for divorce or other civil legal problems), emergency furnace replacement, overdue rent, car repairs, utilities and other personal crises as defined by the ELF committee.

Employees could access the ELF ONLY after other means are exhausted such as savings accounts, credit cards and loan eligibility.

