

1993

1993 UNOPA Emergency Loan Funds - Letter from Nancy M to Chancellor Spanier

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APR 0 1993



University of
Nebraska
Lincoln

Department of Human Resources
Employee Assistance Program
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Lincoln, Nebraska 68588-0444
(402) 472-3107 (800) 755-2655

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.

Employees would sign a promissory note and payments would be made through payroll deduction.

All applicants would be required to attend an EAP assessment and screening session during which the application would be completed as well as an assessment of other needs. The application (sans employee name) would then be presented by the EAP clinician within 24 hours to three members of the ELF committee, who would then decide whether to approve the loan. The ELF committee would be comprised of five to seven members of various University constituencies. The EAP clinician would not be a voting member.

Approximately \$6,000 is needed to establish the fund. Once those moneys are raised, the ELF is self-renewing, as employees will always be required to pay back the loan. Any contributions to the ELF would be tax-deductible. UNOPA has already started fund raising for the ELF. (Please see attached memo). It is anticipated that other employee groups will be willing to contribute as well.

Thank you for your kind interest. I would be happy to furnish additional details.

Attachment

cc: Jack Goebel
Bruce Currin
✓Kathy Bennetch

EMERGENCY FUND
Employee Assistance Program

What can you do to help your fellow employee who needs some emergency financial assistance? Many of us know of situations where another employee in our department has had an emergency and could not financially cover the expenses (i.e., death in the family, medical needs, car repairs...) Many are referred to the Employee Assistance Program for help. The EAP office does not have the financial budget to help in such situations. (I have known them to dig in their pockets personally to help on occasion.)

The UNOPA Employee Concerns Committee presented to the UNOPA Board (October 1992) the following motion: That UNOPA set up an Emergency Fund for employees of the University who need emergency assistance (medications and food). The project would be monitored through the EAP office. The motion carried.

At our monthly luncheon meetings we have been collecting donations from our membership for this Emergency Fund for the Employee Assistance Program. We have a small amount collected at this time but will work to increase that amount. We know this is a start and believe strongly in this Emergency Fund concept.

Kathy Bennetch, UNOPA President
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