



Chaplain's Emergency Fund (CEF) Policy and Procedures

Approved By:	Chaplain's Emergency Fund Operations Committee
Effective Date:	May 4, 2020
History:	Revised June 23, 2025

Purpose

The purpose of the Chaplain's Emergency Fund (CEF) is to provide limited financial assistance to eligible members of the Wake Forest community in times of disaster, personal emergencies, and/or temporary financial hardship. The CEF pays for essential expenses like housing, utilities, food and uninsured medical expenses.

Responsible Parties

1. The University Chaplain is responsible for the maintenance and adherence to this policy.
2. The CEF Administrator(s) are designated employees within the Office of the Chaplain who animate this policy by engaging with applicants, conducting eligibility review, sending completed applications to the CEF Committee for review, and processing payment.
3. The CEF Operations Committee is a decision-making body that reviews requests and provides guidance and oversight for the overall operations of the Chaplain's Emergency Fund.
 - The CEF Operations Committee includes the University Chaplain, CEF Administrator(s), a Division of Campus Life Human Resources Partner and a representative of a WFU Reynolda campus graduate or professional school. Other individuals may be invited to serve on the committee at the request of the University Chaplain.
 - Participation on the committee is voluntary and members may elect to remove themselves from the committee at any time. The University Chaplain is responsible for filling vacancies.
 - Any member of the committee who has a conflict of interest with an application or applicant due to family, personal, or business associations shall abstain from the review process for that request.

Fund Overview & Eligibility

The Chaplain's Emergency Fund is available to all undergraduate, graduate and professional students, university employees who work at Wake Forest University and affiliates (excluding Medical School), or individuals employed by an outside contracted group. **A maximum of \$500 may be awarded to an eligible household for essential expenses within a 12-month period**, unless otherwise determined by the CEF Operations Committee. A completed

application and approval from the CEF Operations Committee is required before funds will be disbursed.

- WFU and contract workers must have completed at least 90 days of service.
- WFU students must be currently enrolled and/or considered active. Student eligibility will be reviewed with the Office of Financial Aid.
- No more than one application per household per crisis can be accepted. A household is defined as all individuals residing at an address, whether related or not, who have combined finances or present themselves as a family.
- Applicants may not have received at least \$500 from the CEF in the last 12 months.
- All applicants must demonstrate a *temporary financial hardship* caused by an emergent situation. A temporary hardship:
 - is caused by a defined, time-limited, specific event such as fire, family crisis, natural disaster (flood, tornado, etc.), serious illness or injury, disability, death of immediate family, or other extenuating and/or unforeseen circumstances.
 - means that the applicant, previously able to manage their finances, is now unable to do so due to extenuating circumstances.
- Applications will remain active for six weeks from the application date. If documentation or information requested to complete the application is not received during that time, the application will expire, and the applicant must submit a new application for assistance.
- Submitting an application is not a guarantee of funding. The Chaplain's Emergency Fund is supported by limited university resources and private donations, and at times the balance may be too low to disburse, even when there is a clear need for assistance.

Anonymity

Reasonable measures will be taken to protect the privacy of CEF applicants and information submitted during the CEF application process, but anonymity cannot be guaranteed. Applications and personal information are not included in personnel or academic files.

Eligible Expenses

Only essential expenses will be considered for payment. Non-essential expenses will not be considered for payment. Exceptions may be made at the discretion of the Chaplain's Emergency Fund Operations Committee. When possible, the CEF makes direct payments to the vendor/creditor (e.g., landlord, utility company or hospital). Supporting documentation is required for all applications.

Eligible expenses include:

- Housing costs (rent, mortgage, temporary or interim housing, repairs due to uninsured property damage from disaster, etc.)
- Utilities (electricity, water, natural gas/oil, internet, telephone or cell phone bill)
- Uninsured medical expenses
- Other (food, transportation costs to/from work or school, funeral expenses, etc.)

Ineligible expenses include:

- Tuition payments, student fees or textbooks
- Car loan payments or repairs, auto insurance, parking fees and tickets
- Credit card debt
- Tax payments, child support, divorce costs, fines or any assessment by a court of law or government entity

Fund Application Procedure

A completed application and approval from the Chaplain's Emergency Fund Operations Committee is required before funds will be disbursed. A completed application includes submission of the Chaplain's Emergency Fund application form, verification of eligibility, supporting documentation and W9 form (as needed).

1. The CEF application for assistance may be accessed at go.wfu.edu/cef. Individuals needing help completing the application may seek assistance from the Office of the Chaplain.
 - Applications are processed as quickly as possible, but at times there is a high volume of requests. Applications are not reviewed after hours, on weekends or when the University is closed (e.g., Winter Break).
2. CEF Administrator(s) verifies student and/or employment status via Workday, Human Resources, or other designated contact. CEF Administrator(s) also verifies that the applicant has not received up to \$500 from the CEF in the last twelve months.
 - If an applicant does not meet eligibility requirements, they are informed and provided the date and/or other conditions required to be eligible. Applicants may be referred to the Employee Assistance Program (EAP) or other resources within the community.
3. Additionally, all student requests are reviewed by Financial Aid to determine their eligibility based on the maximum cost of attendance for their program, as defined by the U.S. Department of Education.
 - If eligible, the student is notified and the review process continues as described below.
 - If ineligible, the student is notified of alternate processes they may engage in, such as a Financial Aid appeal or seeking other resources within the community.
4. Supporting documentation is requested by CEF Administrator(s) and provided by the applicant. Documents must include the applicant's name, address, account number (if applicable), and total amount due.
 - An applicant's name does not need to be listed on the documentation as long as the physical address is the same as the applicant's and the relationship between the individual listed on the documentation is disclosed.
 - Examples of supporting documentation include:
 - Lease agreement, resident ledger, or statement from landlord
 - Foreclosure or eviction notice
 - Utility bills
 - Medical bills or certification of medical condition
 - Insurance claims
 - Police reports
 - Death certificate or obituary
 - Signed personal statement attesting to an applicant's need
 - Other, as informed by the application and/or applicant circumstances
 - Applicants who are unable to provide sufficient documentation may be referred to the Employee Assistance Program (EAP) or other resources within the community.

5. Contract workers may be required to complete a federal W9 form in order to receive payment. If required, CEF Administrator(s) will inform the applicant and provide the form via email. Hard copies of the form are also available in the Office of the Chaplain, suite 8, Reynolda Hall. W9 forms may be completed electronically or as paper copies.

Fund Review Procedure

Once the above information is received, an application is considered complete and is referred to the CEF Operations Committee for review.

1. The CEF Operations Committee approves or denies requests via email, virtual, or in person meetings, as required. A simple majority vote is required for all requests.
2. CEF Administrator(s) sends a summary of completed applications to the CEF Operations Committee for review. This summary is written to preserve the anonymity of the applicant while also sharing pertinent details regarding their application and need for assistance. The summary shall include: relationship of applicant to Wake Forest, a description of the financial hardship/crisis the applicant is experiencing and amount of money requested.
3. The CEF Operations Committee responds to each request on a case-by-case basis as needed and reserves the right to make adjustments to the amount of assistance requested as needed to meet the needs of the individual.
4. At times, the CEF Operations Committee may grant an exception to an applicant who does not meet the eligibility criteria if the committee feels the need and circumstances warrant such a response.
5. If approved, the applicant is notified and payment is processed accordingly.
6. If denied, the applicant is notified and informed why the application was denied. Applicants may be referred to the Employee Assistance Program (EAP) or other resources within the community.
7. All decisions made by the CEF Operations Committee are final.

Fund Payment Procedure

The CEF Administrator(s) will process payment for applications that have been approved by the CEF Operations Committee.

- All financial assistance will be distributed in compliance with Wake Forest University's Non-Discrimination Statement.
- Compliance with IRS guidelines will be determined by Wake Forest University Financial Services through cooperation with independent auditors.
- Any assistance received may be considered taxable income. Assistance received by international persons may be subject to tax withholding prior to payment. Applicants and recipients are encouraged to consult with their tax professional.

Various methods of payment are possible depending on the situation. The CEF Administrator(s) will discuss the payment methods available to an applicant and process payment accordingly. Gift cards or other non-cash equivalents are not an acceptable form of payment and will not be issued.

WFU Student Payment Options

- Direct payment to a vendor, creditor with a university issued p-card or check (preferred). All checks require a completed W9 to be on file with university Financial Services prior to payment being processed.
- Direct payment to a student account and refund issued to the bank account listed in the student's record.
- Direct payment to the bank account listed in a student's account. If a student has not opted to receive direct deposit, a physical check will be mailed to the address listed in the student's account.

WFU Employee Payment Options

- Direct payment to a vendor, creditor with a university issued p-card or check (preferred). All checks require a completed W9 to be on file with university Financial Services prior to payment being processed.
- Direct deposit to the bank account where a university employee receives payroll (this is only an option for current Wake Forest staff and faculty).

Contract Worker Payment Options

- Direct payment to a vendor, creditor with a university issued p-card or check (preferred). All checks require a completed W9 to be on file with university Financial Services prior to payment being processed.
- Direct payment to an applicant in the form of a physical check, mailed to the applicant's home address via USPS. Physical checks may take 14-21 days to arrive. All checks require a completed W9 to be on file with university Financial Services prior to payment being processed.
- In extremely time-sensitive situations, physical checks may be arranged to be picked up from the CEF Administrator(s) instead of mailed via USPS.

Fund Donations

Any person or entity is eligible to donate to the CEF by cash, check, or online donation. Wake Forest employees can contribute through payroll with a one-time gift or a recurring gift. (Please note "Chaplain's Emergency Fund" in the Other/Designation section of the payroll deduction form). Donations cannot be earmarked for specific individuals, crisis, or cause. Wake Forest University qualifies as a "public" charitable organization and meets the requirements of Internal Revenue Code Section 501(c)(3). Charitable donations to Wake Forest are tax deductible if the donor does not receive any tangible benefits.

Fundraising for the Chaplain's Emergency Fund by community or university-sponsored departments, units, or organizations is welcomed. Contact the University Chaplain and/or CEF Administrator(s) to discuss how fundraising for the CEF may align with your goals and intent.