

## Highlights for Children

### Highlights Helps Guidelines

Highlights Helps will support eligible employees who experience a financial hardship resulting from an unexpected emergency hardship or qualified disaster from the list of events below.

Highlights Helps does not help in the following events:

- Accumulated financial distress due to the employee's extravagance, poor economic planning or gross negligence that results in the employee not having enough income to cover regular monthly bills, including situations where work hours have been reduced or scheduled hours are not enough to pay the bills
- Maternity/paternity leave is not considered an unexpected emergency. If an employee is put on bed rest prior to due date due to complications, this could be considered a short-term illness under the guidelines. Please reach out with questions.
- Inflation, higher gas prices, increase in the cost of living
- Loss of a 2<sup>nd</sup> job/income from another employer

Highlights Helps General Requirements:

- Employee must provide documentation of eligible hardship event AND eligible expenses related to the hardship event. If documents are not provided with the application, the employee will be contacted via email with a list of requested documents (see chart below). *The IRS requires documentation for approval.*
- Employee has 60 days from the initial follow-up email to provide documents or the application will be closed. Employees may re-apply if documents can be provided at a later date if timing meets guidelines.
- All documentation should have employee's name and address, if applicable. Mobile phone app screenshots are accepted but must show name and/or address of employee.
- This program does not reimburse the employee for fees to obtain documents such as death certificates.

**Employment Eligibility:** To be eligible for Highlights Helps, all of the following employment criteria must be met:

- Active team members of Highlights for Children, including those on leave, short-term disability and paid time off and earn a salary of less than \$85,000.
- Highlights for Children associates who have been terminated as a result of a workforce reduction are eligible for up to 90 days from their termination date
- Event must happen after program start date of October 2020 and their Highlights For Children hire date

You are not eligible if you are a contract, temporary/seasonal associates, interns, retirees or those on long-term disability.

**Grant Amount & Frequency Eligibility:** Highlights Helps allows for the following grant amounts and frequency of grants:

- Minimum amount of \$250 and maximum amount of \$2,500
- Associates are eligible to apply and receive support once in a rolling 12-month period, up to \$2,500
- Associates are eligible to receive assistance twice over their lifetime, up to \$5,000

**Eligible Hardships Events, Documents and Expenses:** Below are eligible hardship events and types of expenses that are covered as a result of the hardship event for this program. Documentation is required for an application to be reviewed and approved. This is not an all-inclusive list so if an employee is not able to provide what is listed the program can accept alternative documentation. Please contact your program via email [highlightshelps@columbusfoundation.org](mailto:highlightshelps@columbusfoundation.org) if you have questions about documents.

***You may be asked to provide your essential monthly bills for ALL hardships to determine how the event and expenses create a hardship to your household.***

***All documents must contain your name and or address to be accepted. Mobile app screenshots are acceptable but they must include the employee's name and/or address.***

Qualified Disasters	Hardship Document Examples	Related Eligible Expenses
Acts of Nature/Government Declared Disaster that affects an associate's primary residence (i.e. floods, lightening strikes, hurricane, tornado, ice storms, wildfires, earthquakes)	News articles, weather reports, insurance claims	<ul style="list-style-type: none"><li>• Rent/Mortgage/Security Deposits</li><li>• Utilities (electric, water/sewage, natural gas, internet bills/statements)</li><li>• Car payment/insurance</li><li>• Food (receipts)</li><li>• Clothing (receipts)</li><li>• Temporary Housing (hotel receipts)</li><li>• Child care</li><li>• Reasonable evacuation expenses (receipts)</li><li>• Damage repair (estimates/invoices/insurance claims)</li></ul>
House Fire	Fire Marshal's report, insurance claims, news reports	<ul style="list-style-type: none"><li>• Food (receipts)</li><li>• Clothing (receipts)</li><li>• Temporary housing (hotel receipts)</li><li>• Reasonable repairs (estimates/invoices)</li><li>• Essential appliances &amp; furnishings (receipts)</li><li>• Moving or storage expenses (invoices/statements/receipts)</li></ul>

**Terrorist or military  
action disaster**

News article,  
government  
documents

- Rent/Mortgage/Security deposits (estimates, receipts, lease agreements)
- Utilities (electric, water/sewage, natural gas, internet)
- Car payment/car insurance/cost of public or commercial transportation, and cost of rental car (monthly bills, professional estimates, receipts)Food (monthly bills/statements, receipts)
- Clothing
- Temporary housing (hotel)
- Child care
- Reasonable evacuation expenses resulting from the event (receipts)
- Reasonable repairs
- Essential appliances and furnishings

Emergency Hardships	Document Examples	Eligible Expenses
<b>Accident (unless caused by the associate's or applicable family member's negligence, recklessness or intent)</b>	Accident/Police Report, Insurance Claim	<ul style="list-style-type: none"><li>• Rent/Mortgage</li><li>• Utilities (electric, water/sewage, natural gas, internet)</li><li>• Food (monthly bills/statements, receipts)</li><li>• Car payment/car insurance, non-routine maintenance or repairs, cost of public or commercial transportation, and cost of rental car (monthly bills, professional estimates, receipts)</li></ul>
<b>Crime Victim (Non-violent or Violent)</b>	Police report, insurance claim, court documents	<ul style="list-style-type: none"><li>• Rent/Mortgage/Security deposits (estimates, receipts, lease agreements)</li><li>• Utilities (electric, water/sewage, natural gas, internet)</li><li>• Food (monthly bills/statements, receipts)</li><li>• Clothing</li><li>• Temporary housing (hotel)</li><li>• Child care</li><li>• Reasonable evacuation expenses resulting from the event (receipts)</li><li>• Reasonable repairs, essential appliances and furnishings</li><li>• Car payment/car insurance, non-routine maintenance or repairs, cost of public or commercial transportation, and cost of rental car (monthly bills, professional estimates, receipts)</li></ul>

<b>Death of Associate or eligible family member (see list below)</b>	Death certificate, obituary or birth certificate that lists the applicant as an eligible family member	<ul style="list-style-type: none"> <li>• Funeral home invoice</li> <li>• Funeral home payment receipt</li> <li>• Travel receipts such as airfare, hotel, food, gas.</li> </ul> <p><i>*Applicant's name must be on invoice or receipt for funeral home to be eligible expense</i></p>
<b>Domestic/Physical Abuse Victim</b>	Police report, court documents, social worker or counselor letter, in some cases a letter from a manager or supervisor may be accepted	<ul style="list-style-type: none"> <li>• Expenses may include security deposit, application fees and rent for new housing (<i>new lease document or letter from landlord</i>)</li> <li>• Temporary housing such as hotels (receipts) or moving expenses (invoices/receipts).</li> </ul>
<b>Military Deployment (assist with unexpected costs associated with deployment or deployment of immediate family member)</b>	Deployment paperwork; paystubs	<ul style="list-style-type: none"> <li>• Rent/Mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet)</li> <li>• Food (monthly bills/statements, receipts)</li> <li>• Car payment/car insurance</li> <li>• Clothing (receipts)</li> </ul>

<b>Short-term illness or other short-term medical, dental, vision or hearing condition</b>	Doctor's excuse, hospital paperwork, medical chart app screenshots, FMLA or Leave of Absence paperwork, paystubs	<ul style="list-style-type: none"> <li>• Rent/Mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet bills/statements)</li> <li>• Car payment/insurance</li> <li>• Food (receipts)</li> <li>• Clothing (receipts)</li> <li>• Child care</li> </ul>
<b>Spouse/Partner Loss of Job/Income (temporary)</b>	Termination letter, paystubs, unemployment claims	<ul style="list-style-type: none"> <li>• Rent/Mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet)</li> <li>• Car payment/car insurance</li> <li>• Food (receipts)</li> <li>• Clothing (receipts)</li> <li>• Child care</li> </ul>
<b>Loss of Child Support Payments</b> <i>*Inability to pay child support is not eligible</i>	Court documents, bank statements, paystubs, termination letter, police report	<ul style="list-style-type: none"> <li>• Rent/Mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet)</li> <li>• Car payment/car insurance</li> <li>• Food (receipts)</li> <li>• Clothing (receipts)</li> <li>• Child care</li> </ul>
<b>Experiencing Homelessness</b> Must be result of landlord selling property, landlord negligence or being asked to leave a residence that you are listed on lease/mortgage. You cannot be in violation of your lease agreement to be eligible.	Eviction notice, court documents, a letter from landlord/spouse/partner/roommate, case manager or shelter documentation, medical documentation	<ul style="list-style-type: none"> <li>• Security deposit and application fee for new apartment/home (new lease agreement or letter from landlord)</li> <li>• Moving expenses such as moving truck and/or storage unit (invoices/estimates/receipts)</li> <li>• Temporary housing such as hotels (receipts/invoices)</li> </ul>
<b>Non-Routine Vehicle Repairs</b>	Insurance documents, Professional estimate of repairs/damage	<ul style="list-style-type: none"> <li>• Professional estimate of repairs (invoice/receipt/estimate)</li> </ul>
<b>Residential Disaster (Ownership Required)</b> such as foundation, septic tank, sewer lines or water well damage <i>*Does not cover normal wear and tear of appliances or routine home repairs</i>	Insurance documents, professional estimates that state the cause of the damage/repairs, news articles	<ul style="list-style-type: none"> <li>• Repairs to home/structure/appliances that provide basic needs to employee (estimates/invoices/receipts)</li> </ul>

Ineligible Expenses: *This list is not all-encompassing and is at the discretion of the Review Committee.*

- Non-essential household utilities: cable/television, cell phone, etc.
- Routine car maintenance
- Medical expenses
- New vehicle purchase
- Legal fees
- Wage garnishments
- Credit card debt
- Pay day loans
- Expenses incurred due to lack of homeowners or medical insurance
- Private school or higher education tuition
- Expenses associated with divorce or child custody settlements
- Employee benefits during waiting periods of coverage
- Funeral, travel or burial expenses of a person not included in the program's definition of a family member\*
- Veterinary expenses

Definition of a Highlights for Children Family Member

Family member must be financially dependent on the associate and resides in their household to be eligible (includes in-law and step-):

- Parent
- Spouse/Partner
- Child of associate or partner
- Grandparent
- Grandchild