



Hardship Relief

Helping employees with unexpected events.

Who is eligible to apply for hardship relief?

Active, full-time, and part-time employees who work more than 20 hours per week, have worked for Key for at least one year, and meet all three of the below requirements are eligible to apply for hardship relief:

1. Experience either a qualified disaster or emergency hardship event
2. Demonstrate financial need directly in consequence of the event to pay for basic necessities
3. Complete a formal application and submit appropriate documentation as requested

On-call or seasonal employees and interns are not eligible to apply for hardship relief.

Please note that the qualifying event has to have occurred after employee's hire date.

How much financial assistance can I receive?

You may apply for a minimum of \$250 and maximum of \$3,000 of total financial assistance in a rolling 12-month period to pay for basic necessities.

What constitutes a qualified disaster or emergency hardship?

Qualified Disaster Events include:

- Acts of nature that affect an employee's primary residence (e.g., floods, lightning strikes, hurricane, tornado, ice storm, wild fires, earthquakes)
- Government-declared natural disaster
- Terrorist or military action

Emergency Hardship Events include:

- Death or loss of spouse or child that results in financial hardship
- Serious crime affecting self or family member* that inflicts injury on a person or loss of ability to pay for basic necessities
- Serious health condition of self or family member,* as defined by the Family Medical Leave Act (FMLA), inclusive of injury on a person due to an accident
- Military deployment: unexpected costs associated with deployment of associate or deployment of a family member



What "basic necessities" are covered expenses in this program?

Expenses that are considered "basic necessities" and qualify for financial assistance from Key's Hardship Relief Fund include:

- **Immediate needs:** Food, clothing, temporary housing, child care, and reasonable evacuation expenses resulting from the event
- **Housing/primary residence:** Reasonable repairs, essential appliances and furnishings, essential utilities, security deposits, and rent/mortgage assistance
- **Basic transportation:** Car payment/car insurance, repairs other than routine maintenance or repairs, cost of public or commercial transportation, and cost of car rental
- **Other:** Reasonable funeral, travel, and burial expenses of an employee or their family member

Are there any expenses that do not qualify for financial assistance?

The following expenses do not qualify for financial assistance in this program:

- Non-essential household utilities (e.g., internet, cable/satellite television, telephone, etc.)
- Routine car maintenance
- Medical expenses
- Legal fees
- Wage garnishments, disconnection notices, or eviction notices

*Family member is defined as immediate family or close relative (including in-law/step) that is financially dependent on the employee and lives with the employee.



- Accumulated financial distress that results in your not having enough income to cover your regular monthly bills. Grants aren't available to resolve ongoing general financial problems
- Credit card debt, vehicle purchases, home foreclosures, or pay day loans
- Expenses incurred due to lack of homeowners or medical insurance
- Private school or higher education tuition
- Employee benefits during waiting periods of coverage
- Expenses associated with divorce or child custody settlements
- Funeral, travel, or burial expenses upon death of associate's relative outside of the program's definition of family member
- Expenses otherwise paid for by insurance or other reimbursements (such as life, health, auto, and home insurance)
- Income replacement payments, such as payments of lost wages, lost business income, or unemployment compensation

How do I apply for financial relief?

The online application and its instructions can be accessed at columbusfoundation.org/keybank-hardship-relief-program

If necessary, paper applications can be completed and mailed or faxed to the Columbus Foundation. The paper application is accessible on link above.

How will my application be evaluated?

The Columbus Foundation will evaluate your application to determine if you meet the criteria required to receive hardship relief. Gravity of financial need is a top consideration. The Columbus Foundation will also make sure that you have provided adequate supporting documentation to demonstrate the qualifying emergency hardship and the expenses.

How quickly will I be notified of whether I will receive financial assistance?

Assuming that the Columbus Foundation has your fully completed application and the documentation requested, a decision should generally be made within 5–10 business days of application receipt. Any exceptions to this will be communicated to you.

How long do I have to submit supporting documentation?

If the requested supporting documentation is not received within 60 days of the request for additional information, you will need to resubmit your application.

We strongly suggest you submit supporting documentation as soon as possible, and with your application, since this could delay the decision regarding financial assistance.

How will I receive financial assistance?

A check will be mailed to you for the approved amount of financial assistance.

Who can I contact regarding questions about the application and/or evaluation process?

Please contact the Columbus Foundation at KBEHR@columbusfoundation.org or 614-545-0844.