

# Strike Hardship Fund

## Guidelines



### 1. Purpose

- 1.1 To provide financial support of last resort to members who encounter dire financial hardship on account of participating in job action.

### 2. Support

- 2.1 Financial support is provided through a \$1,500 interest-free loan.
- 2.2 Upon approval of an application, the member shall negotiate a repayment schedule with the Local 38 Business Manager.

### 3. Eligibility

- 3.1 In order to qualify for the strike hardship fund, a member must meet *all* of the following eligibility criteria:
  - 3.1.1 The applicant must be a current teacher employee of the Calgary Board of Education, working either on a contract of employment or on the substitute teacher roster.
  - 3.1.2 Substitute teacher applicants must have taught a minimum of one full day during the current school year.
  - 3.1.3 Applicants on an unpaid leave of absence (e.g., general leave, maternity leave, parental leave, unpaid sick leave, etc) or in receipt of Extended Disability Benefits do not qualify.
  - 3.1.4 Applicants must demonstrate that all other options for financial support have been exhausted before qualifying for this fund (e.g., demonstrate exploration of mortgage payment deferral requests, requests for delayed utility payments, etc.)
- 3.2 Applications to the Strike Hardship Fund will be made available to members effective on the first day of job action resulting in loss of income for members.

### 4. Application Process and Criteria

- 4.1 Application Criteria - applicants must provide the following information:
  - 4.1.1 Demographic and contact information
  - 4.1.2 Information related to the teacher's current work assignment
  - 4.1.3 Summary of household budget (monthly income and expenses) and financial assets available
  - 4.1.4 Details of financial support alternatives the member explored prior to application
  - 4.1.5 Details on the nature of the current financial hardship

- 4.1.6 Approved applicants must further provide direct deposit information as well as a signed repayment agreement and pre-authorized debit (PAD) form.
  - 4.1.7 Additional information may be requested from the applicant as required on a case-by-case basis.
- 4.2 Applications that fail to provide one or more of the required pieces of information in 4.1 shall be rejected.
- 4.3 Application Process
  - 4.3.1 These guidelines will be made available on the Local's members only website.
  - 4.3.2 The Strike Hardship Fund application form will be made available through the Local's digital application portal.
  - 4.3.3 Completed application forms are reviewed by the Strike Hardship Fund Committee on a "first come, first served" basis within two business days of application submission.
  - 4.3.4 An application is considered approved once any three members of the Strike Hardship Fund have granted approval.
  - 4.3.5 Approved applications are forwarded to the Local 38 Business Manager, who will reach out to request direct deposit banking information, organize a repayment agreement and schedule, and obtain a completed PAD form.
  - 4.3.6 The loan shall be issued to the applicant as soon as possible once the information in 4.3.5 is complete.
    - 4.3.6.1 The Business Manager will contact loan recipients every four (4) months for the purposes of ensuring a stable, flexible, and reasonable repayment plan.
    - 4.3.6.2 Applicants commit to providing complete contact information as part of their application. Should a loan recipient's contact information change during the term of the loan, they further commit to promptly notifying Calgary Public Teachers of such changes.

## **5. Other Provisions**

- 5.1 At the discretion of the Strike Hardship Fund Committee, consideration may be given to individual applicants who, in exceptional circumstances, are requesting a loan greater than \$1,500.
- 5.2 In the event that insufficient funds are available in the member's account when engaging in the repayment plan, the amount owed shall be garnished from the per diem/expenses of the member's claimed amount at fiscal year-end (should this be available).
- 5.3 A member with an outstanding loan under the Strike Hardship Fund shall not be eligible for a loan under the Member Emergency Assistance Fund following the conclusion of job action. Once the outstanding loan is paid, the member would be able to apply for MEAF.

## 5.4 Appeals

- 5.4.1 An applicant may appeal the decision of the Strike Hardship Fund Committee by emailing [president@ata38.ab.ca](mailto:president@ata38.ab.ca) within 14 calendar days of the decision being rendered.
- 5.4.2 Appeals will be considered by a subcommittee of the Local's Table Officers, comprised of the Past President and two Vice-Presidents.
- 5.4.3 Appeal decisions will be rendered within four business days.
- 5.4.4 The decision of the Appeals Committee is final.

## 6. Privacy

- 6.1 Every effort will be taken to ensure member confidentiality.
- 6.2 Personal information will be released only to those people who require the information to adjudicate the application or administer the assistance and only for those purposes.
- 6.3 Terms and conditions related to privacy concerns are printed on the Consent form in the application package.
- 6.4 No application will be considered without a signed consent form.
- 6.5 The Fund Administrator shall maintain a listing of all applications to the fund, loan recipient lists, as well as loan repayment status.

DN/

Revised: 2025 March 7