

Staff Assistance Fund (SAF)

Frequently asked questions

1. What is the SAF?

The fund is to support University employees facing short-term financial difficulties, where it has not been possible to find funding from other recognised reputable sources such as a bank or building society loan.

It is intended that the fund can help individuals manage a short-term cash flow problem. It is not designed to help staff facing long-term financial problems.

Staff can apply for a one-off grant or a short-term loan which will be available at the discretion of the panel.

2. What kind of need would qualify as a short-term financial problem?

The financial need must arise from an unexpected situation. For example, to help with travel costs to visit a sick relative, or where a boiler has broken down and urgent repairs are needed but there are not the immediate funds available to be able to cover the cost.

3. Where has the money come from?

The fund has been set up with part of the savings generated by Pensions+.

4. Who will make sure the money is allocated fairly?

The fund will be jointly administered by a steering group of six, consisting of University and campus trade union representatives. The steering group will be established to oversee the administration of the fund, review the fund and ensure it continues to meet the needs of employees. Terms of reference will be drawn up for this steering group.

Decisions on loan or grant awards will be made by a panel of two people consisting of University and trade union representatives drawn from the steering group.

5. Who is eligible to apply to the fund for a loan or grant?

All current University of Leeds staff who meet the specified criteria.

To qualify employees must:

- have been in employment at the University for 6 months prior to application
- not have received a grant from the fund in the past two years, subject to the panel's discretion
- show that other resources are not available to meet their needs by giving an outline of their income and monthly expenditure (via an application form) together with supporting documents such as a bank statement.
- complete an application form and submit to the staff benefits administrator via a confidential email address or by hardcopy.

Each application will be judged on individual merit but it may not be possible to meet all applications due to the limited amount in the fund.

6. How much help can I get as a grant or loan?

The fund will be used to issue one-off grants or short-term interest free loans usually no more than £2,000 on one occasion but the amount provided to an employee will be at the panel's discretion. Grants do not have to be re-paid, loans will be paid back through payroll.

7. Will it replace my other benefits?

The fund is additional to statutory benefits and not intended to replace other benefits or insurance. However, if you are in receipt of state benefits, such as working tax credit, the award of a grant

may have implications for the amount paid to you in future from state benefits. You are advised to contact the Department of Work & Pensions benefits helpline on 0845 300 3900 if you are in doubt.

8. How will it be paid?

Loans and grants will be paid to staff through payroll, unless very urgent payment is needed.

9. Will I be taxed on my grant?

Grants are subject to income tax and this will be taken into consideration when making awards. Loans are interest-free.

10. Will it affect working tax credits?

A grant will. Although a loan shouldn't.

11. How do I apply?

Contact Jill Nimmo in the staff benefits team on 0113 3434138 or email staffemergencyfund@leeds.ac.uk

12. If I have difficulty filling in the form who can help me?

The staff benefits administrator on 0113 3433966, Citizens Advice Bureau or your trade union will be able to provide confidential assistance in completing the application form.

13. How long will the money take to come through?

This will be appropriate to the needs of the employee. Urgent decisions can be made with the agreement of one University representative and one trade union representative within a week.

14. Will it be confidential?

All applications will be treated in the strictest confidence; only the staff benefits administrator from the staff benefits team will see completed applications and will remove names before forms are shared with the panel.

No note of application or award will be kept on staff records and documentation will be destroyed 12 months after either the date of application or completion of loan payments.

15. How long will I have to pay back my loan?

Usually the period will be one year but can be up to two years depending on your circumstances, but this is at the panel's discretion. Loan repayments must not create extra financial difficulty.

16. What happens if I leave before my loan is repaid?

You will be expected to repay any outstanding balance before you leave.

17. Where can I get more help?

The fund is intended to work alongside other employee services such as staff counselling (0113 343 3694) and Citizens Advice Bureau on (08444 111300).

18. Do I need to have explored other sources of finance before I apply to the SAF?

The rules of the fund ask you to have explored all other finance or assistance which is reasonably available to you. However, members of staff are encouraged to contact the fund in the first instance so that information can be given on other sources of finance if appropriate.

19. What criteria will applications be judged on?

All applications will be judged on an individual basis and will take into account the urgency of the request, severity of the financial need and whether other forms of assistance are available.

20. Is there an appeal process if my application is not successful?

The decision of the panel in approving a grant or loan is final.