



Extreme Hardship Loan Application

Effective April 2025

The UBC Employees' Society No. 116 (the Society) Hardship Loan is available to CUPE Local 116 members who have experienced a recent, unexpected financial hardship that has resulted in a shortfall that impacts food and housing. This is an interest free loan, **up to \$1,500.00**, and any member in good standing may apply. The repayment of the loan will be completed with cheques at a rate of \$100/month until the loan is paid off.

Selection Considerations

All applications will be evaluated and voted on by the Society's Executive. Please note, as a volunteer-run organization, we may not review your application immediately. We aim to connect within a week for any missing details. You will be notified via email once a decision is made.

Eligibility Criteria:

- Provide a brief written explanation outlining the unexpected event causing the emergency financial assistance
- Must be in good standing, having passed probation without any of the following:
 - Outstanding Society loans or past defaults.
 - Payments returned as NSF (Non-Sufficient Funds).
- Must be at least two years since any prior loan was fully repaid.
- Provide clear documentation for the impacted expenses.
 - Eligible circumstances may include: theft, fire, sudden illness, death, hospitalization, or any emergency affecting food and housing.
 - Documentation examples: proof of payment, incident reports, insurance claims, or related correspondence

Ineligible Rationale

- Tuition fees, non-assistive tech replacement (e.g., computers, tablets, phones), school supplies.
- Moving or rental fees, unless related to an unexpected event not compensated under the Residential Tenancy Act.
- Loan repayments (e.g., car payments, credit card bills, lines of credit).
- Monthly telecommunications/internet bills.
- Expenses not incurred by the member.
- Seasonal employer layoffs.

Repayment

Upon approval by the Executive, the following will be required to finalize your loan:

- Government-issued photo ID with address
- Employer ID
- Cheque book with 15 cheques, each for \$100 (we will complete the details during processing)
- Cheques will be dated on the 15th of each month
- Cheque amounts and dates can be negotiated, with a minimum repayment of \$100 per month
- A copy of all documents will be supplied for your records

Please note, we can only accept cheques as collateral against your loan.

How to Apply & Submit

Pick Up an application at the CUPE 116 Office

Print an application from the CUPE 116 website

Email: Submit a completed form to cupe116@cupe116.com

In Person: Drop off your completed form at the CUPE116 office



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Applicant Details

Please fill out the following details fully we may need to contact you via any of the following avenues. Our primary mode of contact will be via email.

Member Name: _____

Employee # & Department: _____ Department _____ Location _____

Email Address _____

Phone: _____

Home Address: _____

_____ Please update us should you move

Emergency Financial Assistance Requested Up to \$1,500 \$ _____

Extreme Hardship Circumstances

Please describe the events that have caused your sudden shortfall, leading to your application.

Description here:

Should you need more room, add particulars to application email.

This loan is intended to assist with food and housing, please include a sample of your monthly spending so that we can see how the above circumstances have affected your budget.

Dependents #

Expenses

Housing

\$ _____

Describe Costs Due to Recent Event

Heat/Hydro/Water

\$ _____

\$ _____

Income

Member \$/month

\$ _____

Groceries

\$ _____

\$ _____

Partner \$/month

\$ _____

Transportation

\$ _____

\$ _____

TOTAL INCOME

\$ _____

TOTAL EXPENSES

\$ _____

TOTAL COSTS

\$ _____

Emergency Financial Assistance Requested

\$ _____



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Applicant Details Please print

Member Name: _____ SIN _____

Employee #: _____ Department _____ Location/Unit _____

Email Address: _____ Gov't Id Copy present:

Phone: _____ UBC Id Copy present:

Home Address: _____

Name on Cheques: _____ Bank / Institution _____

Payment Plan

Payment #	Cheque number	Cheque Date	Cheque Amount	Deposit Date DD-MMM-YYYY	Comments
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
Loan Total			\$		

Date of Loan _____ Applicant's Signature _____ Cheque # _____

In providing these post-dated cheques, and signing above, I assert that I have read and understand my obligations and agree to pay this interest free loan, even if my membership in CUPE 116 ends.

Thank you for repaying this promptly so that we can make these funds available to other members in need.

President's Signature _____

Treasurer's Signature _____

Date: _____ Rigel Abanes

Date: _____ Marie Newel