

Mutual Aid at WPMF

Mutual Aid at WPMF generally comes in two forms: Emergency and Scholarship Aid.

Emergency Aid:

- Purpose: To provide funds, if available, to WPMF members, attendees and to folks from the community when an emergency arises that causes financial hardship, such that the person finds it difficult to deal with the hardship using their personal financial reserves.
- WPMF Mutual Aid:
 - o Description: These monies are distributed from the cash reserves fund titled *Mutual Aid* in the WPMF budget and requests for these monies are reviewed and fulfilled by the deacons.
 - o Process:
 - Requests are made either to the deacons or elders, with an explanation of the need, need amount, duration, urgency and details of the check recipient and distribution.
 - These requests are primarily a deacon concern but the need is often first discussed between the requestor and a member of the elders, making it important that there be communication between the deacons and elders on all requests to ensure that there is no mix-up, duplication of effort and that any questions about financial need are answered.
 - The deacons will review the request, determine if funds are to be distributed, how much and from what source. The deacons will submit a check request to the church office and distribute the check after the check has been cut and signed by a deacon.
- MMA Sharing Fund Grants:
 - o Description: Sometimes general aid is available from MMA for church members or local ministries. These funds may only be accessed via the congregation's MMA Advocate and are only available after the congregation has made a contribution. Documentation must be provided of the need and of the church's contribution.
 - o Process:
 - Sometimes additional aid is needed beyond that given by WPMF. The MMA Advocate and the deacons will review this aid need, determining if the request is in line with MMA guidelines for aid and how much MMA aid is available, taking into consideration the total need and the amount that the church has already contributed.
 - The MMA Advocate will complete an MMA grant application, attaching required documentation and submit it to MMA, keeping copies for church records. If granted, the check will be made to WPMF and come to the MMA Advocate. The deacons will deposit the check and complete a check request to be processed by the church office.

Scholarship Aid:

- Purpose: To provide funds, if available, to members/attendees of WPMF to attend retreats, trainings and conferences related to ministry within the Church.
- MMA Sharing Fund:
 - o Description: MMA offers \$500 to \$2500 to qualified students for college tuition.
 - o Process:
 - The MMA Advocate does not need to be part of this process but the student or student's parents must own or use a product or service from MMA or Mennonite Financial Credit Union and also attend an Anabaptist congregation with an MMA Advocate.

- Information about eligibility and an application can be found at www.mma-online.org. The application deadline is the end of February of each year.
- WPMF Designated Aid:
 - Retreat Aid (whole church retreat and women's retreats):
 - Description: Monies are allocated from the budget line item titled *Retreat*. Since this budgeted amount is only enough to help a few people, it is expected that individuals will pay their way for retreat, reserving these monies for those who have a true financial need.
 - Process:
 - Deacons have no part in this process. The church writes a check to the retreat center for the full cost and hopes that monies received come close to meeting the cost. Individuals paying less than the cost have the difference paid by the church.
 - Attendees desiring a scholarship are asked to speak to the retreat organizer so that the retreat organizer knows from whom to expect payments.
 - Aid From Other Designated Funds or Specific Budget Line Items:
 - Description: These are monies set aside, via specific giving or via a budget line item, for a specific purpose. The *College Fund* is the only current mutual aid scholarship fund. A future use of this might be if WPMF were to create a budget line item to be used for sending people to conferences or trainings, such as Damascus Road. In the meantime we must use funds from the WPMF mutual aid fund (see below).
 - Process: Different depending on from where the monies are coming.
- WPMF Mutual Aid:
 - Description: Monies are distributed from the fund titled *Mutual Aid* in the WPMF budget. Since these monies are typically used to cover emergencies and financial hardship in the congregation, scholarship requests for conference/training registration fees, where there is no designated funding, will be fulfilled at the discretion of the deacons based on amount of request, # of requestors, funds available, time within the budget year and knowledge of other upcoming conference/trainings for which funds may be requested.
 - Process:
 - Since available monies may be split between requestors it is important that all requestors for a single event be known before disbursements are promised or made. In order to facilitate this, a representative of the event will notify the deacons of the event, the possibility of scholarship need, costs per individual and also set a deadline for the receipt of scholarship requests. This deadline must be at least 2 weeks prior to any registration due date for the event.
 - Scholarship requests for the event must be made to the deacons and will be processed after the application deadline passes. Promises of scholarship amount cannot be made until all applications are in and the need is placed against the existing funds.
 - Other than the above statements, the procedure is as outlined under *WPMF Mutual Aid*.

In all cases strict confidentiality must be maintained within the elders and deacons concerning these requests and the fulfillment of these requests, always keeping the number of involved people to a minimum. It is also important to provide an avenue and a process that minimizes the discomfort people often face when requesting financial assistance.